

STIC Database Tracking Number: 285506

To: Kelly Campen
Location: KNX 4A11 (Hoteling)
Art Unit: 3691
Date: 2/12/2009
Case Serial Number: 09/077,337

From: Christian Miner
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Search Notes

Dear Examiner Campen:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, Proquest, EBSCOhost, and Nexis.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

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I. Potential References of Interest

A. Dialog

19/5/1 (Item 1 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0009637673 & & *Drawing available*

WPI Acc no: 1999-589262/199950

XRPX Acc No: N1999-434444

Performance data collection system in computer network

Patent Assignee: MCI COMMUNICATIONS CORP (MCIC-N)

Inventor: CHAPPELLE D W

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5949976	A	19990907	US 1996724621	A	19960930	199950	B

Priority Applications (no., kind, date): US 1996724621 A 19960930

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5949976	A	EN	18	10	

Alerting Abstract US A

NOVELTY - A central collection system receives performance data text from several computer systems running under different operating system and converts the data text to graphic image file. The data are collected by electronic mail network. Web server (508) coupled to the collection system provides the graphic files for web **browsers** (510).

DESCRIPTION - Conversion program (504) resides in the collection system. Performance data of individual system are collected by data collection scripts of the system in common text format. The text data are submitted to central system through e- mail. The conversion program converts text data to graphic image file and stores in database. An INDEPENDENT CLAIM is also included for the performance data collection method.

USE - For computer network such as local area networks and wide area network installed in airports, financial institution, **automated teller** machine.

ADVANTAGE - Reduces risk of error and handling time as the system operates regardless of operating system of individual computer system.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of data collection system.

504 Conversion program

508 Web server

510 Web **browsers**

Title Terms /Index Terms/Additional Words: PERFORMANCE; DATA; COLLECT; SYSTEM; COMPUTER; NETWORK

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-0011/32	A	I		R	20060101
G06F-0011/34	A	I		R	20060101
H04L-0012/24	A	I		R	20060101
G06F-0011/32	C	I		R	20060101
G06F-0011/34	C	I		R	20060101
H04L-0012/24	C	I		R	20060101

ECLA: G06F-011/32S, G06F-011/34T12, H04L-012/24C3, H04L-012/24F3

US Classification, Current Main: 709-224000; Secondary: 714-E11184, 714-E11202

US Classification, Issued: 395200.54

File Segment: EPI;

DWPI Class: T01; W01; W06

Manual Codes (EPI/S-X): T01-H07C1; T01-H07C5A; T01-H07C5S; T01-J05A1; T01-J05B; W01-A06B5; W01-A06E1; W06-B02

19/5/2 (Item 2 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0008788166 & *Drawing available*

WPI Acc no: 1998-332564/199829

XRFX Acc No: N1998-259584

Self service kiosk system for performing transaction using automatic teller machine - in which at least one image is positioned for display on screen so as to mask controls for browser software and renders controls inaccessible to user for resisting tampering with browser software

Patent Assignee: LEXITECH INC (LEXI-N)

Inventor: BERNSTEIN J D; BLODGETT P W; MCGUIRE J P; RICHARDSON A D

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5761071	A	19980602	US 1996706988	A	19960727	199829	B

Priority Applications (no., kind, date): US 1996706988 A 19960727

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5761071	A	EN	12	6	

Alerting Abstract US A

The system (20) comprises a monitor (25) having a display screen (27). A micro-processor (30) coupled to the monitor controls the display operation. A **browser** software accesses and displays documents in response to user input. The graphical user interface of the **browser** software, comprises control of **browser** software and a document viewing data.

Minimum one image is positioned for display on the screen so as to mask the controls for the **browser** software. The positioned image thus renders the controls inaccessible to user to resists tampering with **browser** software.

ADVANTAGE - Enables to programme security control software to limit documents accessible to **browser** software. Updates image and security control software remotely in network setting.

Title Terms /Index Terms/Additional Words: SELF; SERVICE; KIOSK; SYSTEM; PERFORMANCE; TRANSACTION; AUTOMATIC; TELLER; MACHINE; ONE; IMAGE; POSITION; DISPLAY; SCREEN; SO; MASK; CONTROL; SOFTWARE; RENDER; INACCESSIBLE; USER; RESISTANCE; TAMPER

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G07F-0017/16	A	I		R	20060101
G07F-0017/00	C	I		R	20060101

ECLA: G07F-017/16

US Classification, Issued: 364479.07, 364479.03, 364479.08

File Segment: EPI;

DWPI Class: T01; T02

Manual Codes (EPI/S-X): T01-J05A1; T01-J12B; T01-J30; T02-A04A

12/3K/3 (Item 1 from file; 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00428801

METHOD AND SYSTEM FOR AUTOMATICALLY HARMONIZING ACCESS TO A SOFTWARE APPLICATION PROGRAM VIA DIFFERENT ACCESS DEVICES

PROCÉDÉ ET SYSTÈME D'HARMONISATION AUTOMATIQUE D'UN ACCÈS À UN PROGRAMME D'APPLICATION DE LOGICIEL VIA DIFFÉRENTS DISPOSITIFS D'ACCÈS

Patent Applicant/Patent Assignee:

- **TRANSACTION TECHNOLOGY INC**

Inventor(s):

- **GRANDCOLAS Michael L**
- **ANTHONY Wendell W**
- **LAW Patrick**
- **MOSS Leslie**
- **PETACH Teresa A**
- **TOMPKINS Peter**

	Country	Number	Kind	Date
Patent	WO	9819265	A1	19980507
Application	WO	96US20289		19961230
Priorities	US	96741121		19961030

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY,
CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI,
GB, GE, HU, IL, IS, JP, KE, KG, KP, KR,
KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG,
MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU,
SD, SE, SG, SI, SK, TJ, TM, TR, TT, UA,
UG, UZ, VN, KE, LS, MW, SD, SZ, UG, AM,
AZ, BY, KG, KZ, MD, RU, TJ, TM, AT, BE,
CH, DE, DK, ES, FI, FR, GB, GR, IE, IT,
LU, MC, NL, PT, SE, BF, BJ, CF, CG, CI,
CM, GA, GN, ML, MR, NE, SN, TD, TG

Publication Language: English

Filing Language:

Fulltext word count: 6955

Detailed Description:

...different electronic devices exist to access one's bank account to perform transactions, including an **automated teller** machine ("ATM"), a personal computer at a work or home location, a web **browser** on the internet or a screen phone. As technologies develop, other electronic mechanisms to access... ..devices used by the customers. For example, the protocols used to display information on an **ATM** may be different than the protocols used to display that information through a web **browser** on a user's personal computer. There

may be different communications protocols for the displays...

11/5/8 (Item 1 from file: 65) [Links](#)

Inside Conferences

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03264810 **Inside Conference Item ID:** CN034553634

Java Implementation of MPEG Video Aggregation over Native ATM

Fornes, J. M.; Rubio, F. R.

Conference: IASTED international conference; Applied informatics - 17th

APPLIED INFORMATICS -PROCEEDINGS- , 1999 P: 38-40

International Association of Science and Technology for Development, 1999?

ISSN: 1027-2666 **ISBN:** 0889862419

Language: English **Document Type:** Conference Papers

Sponsor: International Association of Science and Technology for Development

Location: Innsbruck, Austria

Date: Feb 1999 (199902) (199902)

British Library Item Location: 1573.200000

Descriptors: IASTED; informatics

11/5/9 (Item 1 from file: 474) [Links](#)

New York Times Abs

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07068375 **NYT Sequence Number:** 021571950110

MASTERCARD TO DEVELOP ON-LINE STANDARD

New York Times , Col. 1 , Pg. 2 , Sec. D

Tuesday January 10 1995

Document Type: Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

Abstract:

Mastercard, association of banks based in New York, says it will use technology developed by **Netscape** Communications Corp, Calif, for use of its cards on the Internet, global web of computer networks;

Mastercard plan is one of several attempts to translate credit card numbers into code before they are sent to merchants selling goods over the network and then on to credit card companies; agreement with Mastercard will for the first time allow purchases on the Internet with **automatic teller** machine or debit cards (M)

Company Names: MASTERCARD INTERNATIONAL INC; **NETSCAPE** COMMUNICATIONS CORP

Descriptors: ELECTRONIC INFORMATION SYSTEMS; CODES (CIPHERS); CONSUMER PROTECTION; INTERNET (COMPUTER NETWORK); CREDIT CARDS AND ACCOUNTS; DEBIT CARDS; **AUTOMATIC TELLER MACHINES (ATM)**

Personal Names: HANSELL, SAUL

15/3,K/18 (Item 1 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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08992003 **Supplier Number:** 18725873 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Home Financial Network, Affinity Technology Form Strategic Alliance

PR Newswire , p1001NYTU025

Oct 1, 1996

Language: English

Record Type: Fulltext

Word Count: 1033 **Line Count:** 00091

...with Affinity's Decisys/RTSM decision support system financial-services automation software.

The alliance will **provide bank** processors and electric bill-**payment providers** -- such as Visa Interactive, Checkfree, and Integrion -- and financial institutions with a new generation of home-**banking** PC software and Internet solutions. HFN's easy-to-use Home **ATM** interface makes it simple for **bank** customers to fill out a consumer loan application at home, on-line, and send it to the **bank**. Affinity's versatile Decisys/RTSM software lets the institution apply its underwriting rules and identity...

B. Additional Resources Searched

Nexis Results:

Jewish News of Greater Phoenix

November 1, 1996

ON THE NET: Microsoft, Netscape at war

BYLINE: Epstein, Steve

SECTION: Pg. 45 Vol. 49 No. 8

LENGTH: 539 words

ON THE NET:
Microsoft,
Netscape at war.

STEVE EPSTEIN

Special to Jewish News

For months, the business pages and computer magazines have been reporting at length about the battle of the browsers.

While the competition between Netscape Navigator and
Microsoft

Explorer leads the battle, the companies are competing with 10 to 20 major corporations for the Web server software market.

Even if you are computer-phobic, hate technology, hate people who love technology

and hate the whole Internet and Web hype, you are well advised to pay attention to how the battles will affect your business career, as well as your relationship to your cable company, your bank, the government and your employer.

Why? The U.S. Postal Service, cable companies, banks and the government are deciding on the kiosk/Internet environment for their products and services. USPS staff engineers are testing kiosks with both Navigator and Explorer in preparation for selling stamps over the Web. The folks at USPS also intend to sell digital signatures and encryption services for your e-mail messages.

As a large number of companies are trying to develop encryption and password technologies, the Post Office ultimately may develop mass market trust and respect for a password service.

Many software engineers do not want one company to dominate a software platform and also be the repository for the passwords and devices to use the software in a secure fashion. Thus the USPS is going to try to muscle in on the e-mail business through the password storage business.

Another issue forcing the browser wars is financial services. Banks are now testing ATM machines with the two Web browsers to permit customers to access detailed financial and billing information.

Cox Cable is in the final evaluation stages of its test marking of Internet services to 100 households in the North Phoenix area. It intends to introduce high speed Internet access though the coaxial cable in 1997, and is testing both browsers.

The IRS and the Social Security Administration are testing Web environments to let citizens view their withholding records for income taxes and FICA withholding. The Web environments are not to permit data changes, but rather to give citizens a chance to make sure their records are accurate and current. Both agencies are testing both browsers.

Financial institutions are now placing 401K and health care cafeteria plans on the Web to make it convenient for their employees to change and modify their selections and coverage plans. As an employee, you soon may have to learn how to manipulate a browser to enroll and modify your pension and health care plans.

Navigator or Explorer? For now, take your pick. Just know that browsers are here to stay, and you will need to learn to use them. The institutions you have come to depend on will be forcing the issue of Web literacy in keeping abreast of the information you need to maintain a contemporary American lifestyle.

Steve Epstein is the Internet Strategy Manager for Netpro. He can be reached at epstein@proweb.com and at 941-3638.

Article copyright Phoenix Jewish News, Inc. Article copyright Phoenix Jewish News, Inc.

LOAD-DATE: May 26, 2006

LANGUAGE: ENGLISH

ACC-NO: 0297JNTB 043 000019

DOCUMENT-TYPE: Business

PUBLICATION-TYPE: Other

JOURNAL-CODE: JNTB

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Ethnic NewsWatch

Newsbytes

March 19, 1996, Tuesday

Bankers Hear Microsoft's Money Strategy

LENGTH: 489 words

DATELINE: REDMOND, WASHINGTON, U.S.A.

(NB) -- Two hundred bankers and banking application software developers convened at Microsoft Corp. (NASDAQ:MSFT) headquarters earlier this week to hear the software company's strategy for Money, its personal finance software.

Part of the agenda was devoted to Microsoft's Open Financial Connectivity (OFC), a way to connect consumers using Money and the banks. Microsoft said the OFC specification enables banks and third party processors to build their own direct connection to Microsoft Money using Internet technology. According to Microsoft, OFC will let banks select the back-end architecture of their choice, whether that is developed in house or on an outsourcing basis. It will also let the banks decide which online services they will provide their customers.

OFC complements the existing deal between Microsoft and Visa to provide online banking and bill payment services. That lets Visa banks deliver home banking services using Microsoft Money software through the Visa Interactive remote banking application. The Visa banks can also integrate their World Wide Web-based services into Visa Interactive or work directly with Microsoft.

Microsoft said the next release of Money, which is due late this summer, will allow banks to connect to their customers via the OFC specification using either the Internet or a private dial-up connection. Money will implement the OFC specification using either HTTP (Hypertext Transport Protocol) or TCP/IP (Transmission Control Protocol/Internet Protocol), both standard Internet protocols and well as the PCT or SSL Internet security protocols to connect to the bank's server.

The OFC standard is available for downloading from Microsoft's Web page at <http://www.microsoft.com/industry/bank> , beginning this week.

Part of Microsoft's overall banking strategy is to enable users to perform functions over the Internet that currently require you to visit an ATM (automatic teller machine). Microsoft said that, by the end of the year, customers will be able to use a Web browser, such as Microsoft's Internet Explorer or Netscape Navigator, to access their bank's Web site to perform secure transactions.

A Microsoft spokesperson told Newsbytes that will allow users to perform banking functions without having to have a personal finance program such as Money, which has the ability to track how money is spent in detail.

Microsoft also introduced the bankers to its newly organized desktop finance division, which the company said was organized in order to address the growing demand for online financial services. The new division is headed by Lewis Levin, formerly general manager of the Microsoft Excel group at Microsoft. Excel is Microsoft's popular spreadsheet program.

(Jim Mallory/19960319/Press contact: Donna O'Neill, Waggener Edstrom for Microsoft, 206-637-9097; Public contact: Microsoft, 206-882-8080 or 800-426-9400)

LOAD-DATE: July 10, 1998

LANGUAGE: ENGLISH

TYPE: NEWS

Copyright 1996 Post-Newsweek Business Information Inc.

II. Inventor Search Results from Dialog

20/3K/1 (Item 1 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)

EUROPEAN PATENTS

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02065542

Automated banking machine apparatus and system

Geldautomatvorrichtung und System

Appareil et systeme de guichet automatique

Automated banking machine apparatus and system

Patent Assignee:

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(Applicant designated States: all)

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- **Blackson, Dale**
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- **Chen, Lillei...** ...US)
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- **Cichon, Bob**
... ..US); ;
- **Covert, Mark**
... ..US); ;
- **Lepper, Bradwick Q...** ...US)
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- **Moales, Mark A...** ...US)
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- **Smith, Mark D...** ...US)
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- **Lemley, Robert J...** ...US)
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- **Califf, Michael E., Jr...** ...US)
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- **Joyce, Shawn D...** ...US)
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- **Moore, Philip S...** ...US)
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- **Swingler, Steven C**
;;

Legal Representative:

- **Meldrum, David James et al (127431)**
D Young & Co 120 Holborn; London EC1N 2DY; (GB)

	Country	Number	Kind	Date	
Patent	EP	1672516	A2	20060621	(Basic)
	EP	1672516	A3	20071017	
Application	EP	2006075759		19971125	
Priorities	US	31956	P	19961127	

Designated States:

DE; ES; FR; GB; IT;

Related Parent Numbers: Patent (Application):EP 941516 (EP 97951463)

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06Q-0010/00	A	I	F	B	20060101	20070912	H	EP
G06Q-0020/00	A	I	L	B	20060101	20070912	H	EP
G06Q-0010/00	A	I	F	B	20060101	20070912	H	EP... ..G06Q-0020/00

Abstract ...A3

Abstract Word Count: 170

NOTE: 1

NOTE: Figure number on first page: 1

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200625	1234
SPEC A	(English)	200625	11520
Total Word Count (Document A) 12756			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 12756			

Specification: ...A2

TECHNICAL FIELD

This invention relates to **automated banking machines**. Specifically this invention relates to an **automated banking machine** apparatus and system that is capable of use in a wide area network, and which provides a user with a familiar interface from their home institution at **banking machines** operated by other institutions.

20/3K/2 (Item 2 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)

EUROPEAN PATENTS

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01182366

Terminal configuration methods

Verfahren zur Konfiguration eines Endgerates

Methodes de configuration de terminal

Patent Assignee:

- **DIEBOLD, INCORPORATED;** (379921)
5995 Mayfair Road; North Canton, OH 44720; (US)
(Applicant designated States: all)

Inventor:

- **Drummond, Jay Paul**
1965 Augusta Drive S.E.; Massillon, Ohio 44646; (US)
- **Blackson, Dale**
5056 Paddington Down Street; Canton 44718 Ohio; (US)
- **Cichon, Bob A.**
2112 Tennyson, Apt.6; Massillon. OH 44646; (US)
- **Moales, Mark A.**
P.O. Box 897; Grantham, NH 03753; (US)
- **Smith, Mark**
1910 Hunting Valley; NW North Canton 44720 Ohio; (US)
- **Ess, Joseph C.**
220 Wilbur Drive NE #10; North Canton 44720 Ohio; (US)
- **Weis, David W.**
842 McKinley Boulevard; Ashland 44805 Ohio; (US)
- **Church James**
741 Governor's Circle; Kent 44240 Ohio; (US)

Legal Representative:

- **Boden, Keith McMurray et al (83222)**
D. Young & Co. 21 New Fetter Lane; London EC4A 1DA; (GB)

	Country	Number	Kind	Date	
Patent	EP	1030275	A2	20000823	(Basic)
	EP	1030275	A3	20040630	
Application	EP	99303396		19990430	
Priorities	US	77337		19980527	
	US	91887	P	19980707	
	US	95626	P	19980807	
	US	98907	P	19980902	
	US	193564		19981117	

Designated States:

DE; ES; FR; GB; IT;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G07F-019/00; **G06F-009/44;** ...**G06F-009/44****Abstract Word Count:** 227**NOTE:** 2**NOTE:** Figure number on first page: 2

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200034	792
SPEC A	(English)	200034	33415
Total Word Count (Document A) 34207			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 34207			

The **banking machine** further includes a computer. The computer is in operative connection with the output devices and... ..with the sheet dispenser mechanism, card reader and other physical transaction function devices in the **banking machine**. The computer includes software programs that are executable therein. The **software** programs include an **HTML** document handling portion. The HTML document handling portion operates to send and receive HTML documents... ..messages. The HTML document handling portion is preferably in connection with the output device to **display** screens including **hypertext** link indicators. The HTML document handling portion is also preferably in connection with the inputmessages from the computer. The HTML document handling portion preferably operates in connection with a **JAVA** software environment and has the capability of executing instructions in **JAVA** script transmitted with **HTML** documents.

20/3K/5 (Item 1 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)
PCT FULLTEXT

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01194001

AUTOMATED BANKING MACHINE WITH IMPROVED RESISTANCE TO FRAUD
GUICHET AUTOMATIQUE BANCAIRE PRESENTANT UNE RESISTANCE AMELIOREE A LA FRAUDE
AUTOMATED BANKING MACHINE WITH IMPROVED RESISTANCE TO FRAUD

Patent Applicant/Patent Assignee:

• **DIEBOLD INCORPORATED**

5995 MAYFAIR ROAD, North Canton, OH 44720; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

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• **ENRIGHT Jeffery M**

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• **BLACKSON Dale**

5056 Paddington Down Street, Medina, OH 44718; US; US(Residence); US(Nationality); (Designated only for: US)

- ...Designated only for: US)

- BLACKSON Dale

Legal Representative:

- JOCKE Ralph E(agent)

231 South Broadway, Medina, OH 44256; US;

	Country	Number	Kind	Date
Patent	WO	200501598	A2-A3	20050106
Application	WO	2004US14477		20040507
Priorities	US	2003601813		20030623
	US	2004560674		20040407

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR;
LS; LT; LU; LV; MA; MD; MG; MK; MN; MW;
MX; MZ; NA; NI; NO; NZ; OM; PG; PH; PL;
PT; RO; RU; SC; SD; SE; SG; SK; SL; SY;
TJ; TM; TN; TR; TT; TZ; UA; UG; US; UZ;
VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;
PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 14035

English Abstract:

An **automated banking machine** (10) includes a lockable first fascia portion (20) which when unlocked enables access to a...

20/3K/6 (Item 2 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00857195

AUTOMATED TRANSACTION MACHINE SYSTEM AND METHOD
SYSTEME ET PROCEDE POUR MACHINE TRANSACTIONNELLE AUTOMATIQUE
AUTOMATED TRANSACTION MACHINE SYSTEM AND METHOD

Patent Applicant/Patent Assignee:

• **DIEBOLD INCORPORATED**

5995 Mayfair Road, North Canton, OH 44720; US; US(Residence); US(Nationality)

Inventor(s):

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• **USNER Robert**

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• **DRUMMOND Jay Paul**

1965 Augusta Drive, S.E., Massillon, OH 44646; US

• **SMITH Mark D**

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• **...DRUMMOND Jay Paul... ..SMITH Mark D**

Legal Representative:

• **JOCKE Ralph(agent)**

231 South Broadway, Medina, OH 44256; US;

	Country	Number	Kind	Date
Patent	WO	200190850	A2-A3	20011129
Application	WO	2001US16775		20010523

Priorities	US	2000207043	20000525
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Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
BR, CA, CN, CO, IN, MX, PL, RU, ZA

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 7253

English Abstract:

An **automated transaction** machine (20) with a cross-vender software and hardware platform architecture.
The machine includes a...

Detailed Description:

AUTOMATED TRANSACTION MACHINE SYSTEM AND METHOD
TECHNICAL FIELD

This invention relates to an **automated transaction** machine architecture. Specifically this invention relates to a new cross-vendor software and hardware platform architecture for **automated transaction** machines.

20/3K/7 (Item 3 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00736212

METHOD AND SYSTEM FOR CONNECTING SERVICES TO AN AUTOMATED TRANSACTION MACHINE

PROCEDE ET SYSTEME POUR L'ETABLISSEMENT DE CONNEXIONS DE SERVICES DE TRANSACTION AVEC UNE MACHINE DE TRANSACTION AUTOMATIQUE

METHOD AND SYSTEM FOR CONNECTING SERVICES TO AN **AUTOMATED TRANSACTION MACHINE**

Patent Applicant/Patent Assignee:

• **DIEBOLD INCORPORATED**

5995 Mayfair Road, North Canton, OH 44720; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

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2112 Tennyson, Apartment 6, Massillon, OH 44646; US; US(Residence); US(Nationality); (Designated only for: US)
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1910 Hunting Valley N.W., North Canton, OH 44720; US; US(Residence); US(Nationality); (Designated only for: US)
- **BLACKSON Dale**
5056 Paddington Down Street, Canton, OH 44718; US; US(Residence); US(Nationality); (Designated only for: US)
- **WEIS David**
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300 Reimer Road, Wadsworth, OH 44281; US; US(Residence); US(Nationality); (Designated only for: US)
- **DRUMMOND Jay Paul... ..Designated only for: US)**
- **CICHON Bob**
... ..Designated only for: US)
- **SMITH Mark D... ..Designated only for: US)**
- **BLACKSON Dale**

Legal Representative:

- **JOCKE Ralph**
231 South Broadway, Medina, OH 44256; US;

	Country	Number	Kind	Date
Patent	WO	200049547	A1	20000824
Application	WO	2000US4130		20000216
Priorities	US	99120506		19990217
	US	99133579		19990511

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
 AU, BR, CA, CN, CZ, HR, HU, ID, IL, IN,
 IS, JP, KE, KR, LK, LT, MX, NO, NZ, PL,
 RU, SE, SG, SI, SK, TR, US, VN, YU, ZA,
 ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 23748

English Abstract:

A system for connecting transaction services to an **ATM** (10, 500) that includes a network (20). A user interface service (12) and a lookup...

Detailed Description:

DESCRIPTION

Method and system for connecting services to an **automated transaction** machine.

DISCLOSURE OF INVENTION

It is an object of the present invention to provide an **ATM** in which transaction devices may be more easily connected.

20/3K/8 (Item 4 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00433577

AUTOMATED BANKING MACHINE APPARATUS AND SYSTEM
APPAREIL ET SYSTEME DE GUICHET AUTOMATIQUE BANCAIRE
AUTOMATED BANKING MACHINE APPARATUS AND SYSTEM

Patent Applicant/Patent Assignee:

- **INTERBOLD**
- **DIEBOLD INCORPORATED**
- **DRUMMOND Jay Paul**
- **BLACKSON Dale**

- CHEN Lilei
- CICHON Bob A
- COVERT Mark S
- LEPPER Bradrick Q
- MOALES Mark A
- SMITH Mark D
- LEMLEY Robert J
- CALIFF Michael E Jr
- JOYCE Shawn D
- MOORE Phillip S
- SWINGLER Steven C

Inventor(s):

- DRUMMOND Jay Paul
- BLACKSON Dale
- CHEN Lilei
- CICHON Bob A
- COVERT Mark S
- LEPPER Bradrick Q
- MOALES Mark A
- SMITH Mark D
- LEMLEY Robert J

- CALIFF Michael E Jr
- JOYCE Shawn D
- MOORE Phillip S
- SWINGLER Steven C
- DRUMMOND Jay Paul... ..BLACKSON Dale
- CHEN... ..CHEN Lilei
- CICHON... ..CICHON Bob A... ..COVERT Mark S... ..LEPPER Bradrick Q... ..MOALES Mark A... ..SMITH Mark D... ..LEMLEY Robert J... ..CALIFF Michael E Jr... ..JOYCE Shawn D... ..MOORE Phillip S... ..SWINGLER Steven C

	Country	Number	Kind	Date
Patent	WO	9824041	A1	19980604
Application	WO	97US21422		19971125
Priorities	US	9631956		19961127

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
 BR, CA, CN, MX, RU, US, AT, BE, CH, DE,
 DK, ES, FI, FR, GB, GR, IE, IT, LU, MC,
 NL, PT, SE

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language:

Fulltext word count: 11549

English Abstract:

The **banking machine** (12) include a computer (34) which reads (38) an indicia from a user's card corresponding to a system address and connects the **banking machine** (12) to the home or foreign servers (20, 22, 24, 26, 28, 90, 96) designated... ..30, 36) including user interfacing devices (30, 38, 40, 42, 44, 46, 44) in the **automated banking machine** (12). In this way the connected server (20, 22, 24, 26, 28, 90, 96) remotely operates the **banking machine** (12) until the completion of transactions by the user.

III. Text Search Results from Dialog

A. Patent Files, Abstract

[File 350] **Derwent WPIX** 1963-2008/UD=200907

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[File 347] **JAPIO** Dec 1976-2008/Aug(Updated 081208)

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; d s
Set      Items      Description
S1       75775      S (AUTOMATED OR AUTOMATIC) (W) (TELLER? ? OR
TRANSACTION OR SERVICE OR BANK?) OR (CASH OR MONEY OR
BANK?) (W) (MACHINE? OR TERMINAL? ?) OR ELECTRONIC() TELLER? ? OR ATM OR
ATMS
S2       65163      S S1 NOT (ATM()) (CELL? ? OR PROTOCOL? ?) OR
ASYNCHRONOUS() TRANSFER() MODE)
S3       325        S BROWSER OR BROWSERS OR INTERNET() EXPLORER OR
NETSCAPE OR MOZILLA OR OPERA OR MOSAIC OR FIREFOX OR (WEB OR
WORLDWIDE??? OR WIDEBWEB OR INTERNET OR CLIENT OR HTML OR
HYPERTEXT) (3N) (DISPLAY??? OR SURF??? OR VIEWER OR VIEWERS OR
SOFTWARE) OR JAVA
S4       11163      S (ISSU??? OR PRINT??? OR OUTPUT? OR PROVID??? OR
SUPPLY? OR FURNISH?? OR TYP??? OR GENERAT?? OR GENERATING OR
HARDCOP??? OR HARD() (COPY OR COPIES) OR DISPENSE? ? OR DISPENSED OR
DISPENSING OR HTML OR HYPERTEXT OR MARKUP) (10N) (STATEMENT? ? OR
SUMMARY OR SUMMARIES OR REPORT? ? OR RECORD? ? OR DOCUMENT? ? OR
DOCUMENTATION OR SHEET? ? OR PAPER? ? OR SNAPSHOT? ? OR BALANCE? ? OR
ACTIVITY OR INFORMATION OR COPY OR TRANSFER? ? OR PAYMENT? ?)
S5       12254      S AU=(DRUMMOND, J? OR DRUMMOND J? OR DRUMMOND (1N) (J
OR JAY) OR BLACKSON, D? OR BLACKSON D? OR BLACKSON (1N) (D OR DALE)
OR CHEN, L? OR CHEN L? OR CHEN (1N) (L OR LILEI) OR CICHON, B? OR
CICHON B? OR CICHON (1N) (B OR BOB) OR COVERT, M? OR COVERT M? OR
COVERT (1N) (M OR MARK) OR LEPPER, B? OR LEPPER B? OR LEPPER (1N) (B
OR BRADRICK) OR MOALES, M? OR MOALES M? OR MOALES (1N) (M OR MARK) OR
SMITH, M? OR SMITH M? OR SMITH (1N) (M OR MARK) OR LEMLEY, R? OR
LEMLEY R? OR LEMLEY (1N) (R OR ROBERT) OR CALIFF, M? OR CALIFF M? OR
CALIFF (1N) (M OR MICHAEL) OR JOYCE, S? OR JOYCE S? OR JOYCE (1N) (S
OR SHAWN) OR MOORE, P? OR MOORE P? OR MOORE (1N) (P OR PHILLIP) OR
SWINGLER, S? OR SWINGLER S? OR SWINGLER (1N) (S OR STEVEN))
S6       1613082    S IC=(G06Q OR G06F)
S7       325        S S2 AND S3
S8       148        S S7 AND S4
S9       117        S S8 AND S6
```


S10	11	S S9 NOT AY>1996
S11	16	S S8 NOT AY>1996
S12	5	S S11 NOT S10
S13	15	S S7 AND PRINTER? ?
S14	15	S S13 NOT (S10 OR S12)
S15	0	S S14 NOT AY>1996
S16	309	S S7 NOT (S10 OR S12)
S17	309	IDPAT (sorted in duplicate/non-duplicate order)
S18	303	IDPAT (primary/non-duplicate records only)
S19	20	S S18 NOT AY>1996
S20	1274	S S5 AND S6
S21	11	S S10 AND S2
S22	11	S S21 AND S3
S23	0	S S22 NOT (S10 OR S12 OR S19)

10/5/7 (Item 7 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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04174330)**Image available**

CONTROL METHOD FOR AUTOMATIC TELLER MACHINE

Pub. No.: 05-166030 [JP 5166030 A]

Published: July 02, 1993 (19930702)

Inventor: SAITOU IWANORI

Applicant: HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

Application No.: 03-333001 [JP 91333001]

Filed: December 17, 1991 (19911217)

International Class: [5] G07D-009/00; **G06F-015/30**; G07D-001/00; G07D-009/00; G07D-009/00

JAPIO Class: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO Keyword: R087 (PRECISION MACHINES -- **Automatic Banking**)

Journal: Section: P, Section No. 1631, Vol. 17, No. 581, Pg. 117, October 21, 1993 (19931021)

ABSTRACT

PURPOSE: To give proper information on a contact making piece to both a user and an operator of an **automatic teller machine ATM** against occurrence of a handling mistake or a fault of the **ATM** by storing the financial institution **information** on the user in a memory and **printing** out this **information** as necessary.

CONSTITUTION: The information recorded on a card or a bank book inserted into an **ATM** a user are read by a card control mechanism 5 or 8 bankbook control 1 by mechanism 7. Then the information on the financial institution name, the branch office name, etc., of the counter side are taken out of a financial institution **information** storage mechanism 10 and **outputted** to a **client display** mechanism 13 out of those **information** read by the mechanism 5 or 7 with use of the financial institution number and the branch office number. Then the transaction proceeds and a medium to be returned to the user is released and taken out of

the **ATM** 1. If the medium is not taken out within a prescribed time, the released medium is collected into the **ATM** 1. Then the detailed information on the financial institution name, the branch office name, etc., are printed in addition to the collected medium **information** as a history. Thus the transaction is complete. The **printed** detailed **statement** includes the telephone number, the forgotten medium, and the amount.

10/5/8 (Item 8 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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03434119 **Image available**

WIRELESS INFORMATION TRANSMISSION SYSTEM

Pub. No.: 03-097019 [JP 3097019 A]

Published: April 23, 1991 (19910423)

Inventor: MAEKAWA HITOSHI

KAWAHARA HIROKAZU

Applicant: HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

CHUBU HITACHI ELECTRIC KK [000000] (A Japanese Company or Corporation), JP (Japan)

Application No.: 01-235244 [JP 89235244]

Filed: September 11, 1989 (19890911)

International Class: [5] **G06F-003/02; G06F-015/30**

JAPIO Class: 45.3 (INFORMATION PROCESSING -- Input **Output** Units); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO Keyword: R087 (PRECISION MACHINES -- **Automatic Banking**); R131 (INFORMATION PROCESSING -- Microcomputers & Microprocessors)

Journal: Section: P, Section No. 1228, Vol. 15, No. 281, Pg. 114, July 17, 1991 (19910717)

ABSTRACT

PURPOSE: To prevent a malfunction even in circumstances of simultaneous **operation** of plural office computers, **bank terminals**, etc., by allowing a controller side and a operation part side to correspond with each other through channels for which a timing signal sent from the controller side is divided and set.

CONSTITUTION: A controller 3 is provided with a reference timing signal generating means 32, timing signal wireless transmission means 31 and 38, and a means 36 (channel data extractor) which divides the timing signal channels and extracts the data at the time of transmission of data of the channel set by a channel setting means 35. An operation part 1 is provided with a timing signal receiving means 21 and a means 1C which superposes transmission signal generated in the operation part 1 on the channel set by a channel setting means 20, and the controller 3 and the operation part 1 are allowed to correspond with each other. Thus, a wireless information transmission system free from malfunction is realized even in the circumstances where plural office computers, **bank terminals**, etc., are simultaneously operated.

10/5/9 (Item 9 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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03363265 **Image available**

FACSIMILE PAYMENT REPORT SYSTEM

Pub. No.: 03-026165 [JP 3026165 A]

Published: February 04, 1991 (19910204)

Inventor: KAMATA HIDEO

YASUDA MASAMI

KATAOKA TATSUFUMI

INAOKA HIDEYUKI

MATSUHASHI TOMOHIRO

WATABE HIDEKAZU

Applicant: FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)

Application No.: 01-161090 [JP 89161090]

Filed: June 23, 1989 (19890623)

International Class: [5] H04N-001/00; **G06F-015/30**; H04M-011/00

JAPIO Class: 44.7 (COMMUNICATION -- Facsimile); 44.4 (COMMUNICATION -- Telephone); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO Keyword: R087 (PRECISION MACHINES -- **Automatic Banking**); R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers)

Journal: Section: E, Section No. 1057, Vol. 15, No. 152, Pg. 99, April 17, 1991 (19910417)

ABSTRACT

PURPOSE: To simplify and execute a money reception guide without error and redundancy by **providing** a means to extract the telephone number of a **payment** opponent to require a report based on cutform data and a money reception guide display device to automatically execute a dialing based on the telephone number from the extracting means, simultaneously, to display the data of a guide file and to execute the money reception guide to the payment opponent is seeing it.

CONSTITUTION: When exchange data are at the definite amount of money and the report is required, since the account number, name, and telephone number of a client are stored in a data base(DB) 15, a FAX-OCR controller 12 extracts the telephone number from the data base(DB) 15 with the name and account number of the **client** in the **display** data of a verifying terminal 17(sub 2) as keys, and these pieces of information and the amount of money payment opponent destination to be the data in the verifying terminal 17(sub 2) are stored in a money reception guide file 14. The data of the money reception guide file 14 are displayed on a money reception guide display 18-1, simultaneously, the telephone number from the money reception guide file 14 is sent to an automatic dialing part 18-2, and the automatic dialing is executed. When a handset is taken at the dialed opponent destination and a call- capable condition is made, an operator sees the display of the money reception guide display device 18-1 and, simultaneously, orally informs the displayed contents to the dialed opponent.

10/5/10 (Item 10 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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02180159 **Image available**

AUTOMATIC TRANSACTION SYSTEM

Pub. No.: 62-097059 [JP 62097059 A]

Published: May 06, 1987 (19870506)

Inventor: MORITO AKIRA

Applicant: TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP (Japan)

Application No.: 61-221416 [JP 86221416]

Filed: September 19, 1986 (19860919)

International Class: [4] **G06F-015/30; G06F-015/30; G07D-009/00**

JAPIO Class: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines)

JAPIO Keyword: R087 (PRECISION MACHINES -- **Automatic Banking**)

Journal: Section: P, Section No. 623, Vol. 11, No. 305, Pg. 92, October 06, 1987 (19871006)

ABSTRACT

PURPOSE: To shorten the transaction time and at the same time to simplify the processing of a center computer and the circuit control procedure, by **providing** a data memory part and reading out the **information** on the next client while a customer decides the **displayed client**.

CONSTITUTION: When a customer designates the registration, an **automatic teller** machine sends an inquiry about the registered account to a center computer 28. The computer 38 sends the registered account of a transferee to **automatic teller** machine against the corresponding account. Here the computer 28 sends collectively the telegrams of the 1st-3rd priorities in the form of a single piece of telegram. This telegram is stored in a data memory part 25. Then the **automatic teller** machine displays first only the account information of the 1st priority and urges the customer to confirm the account of the transferee. Then the account information of the 2nd priority is read out of the part 25 while the customer decides a client. Thus the account information of the 2nd priority is immediately displayed when the customer performs the next designation. The above-mentioned procedure is repeated until the customer depressed a confirmation key.

10/5/11 (Item 11 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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01904782 **Image available**

SEAL EXTRACTING DEVICE

Pub. No.: 61-118882 [JP 61118882 A]

Published: June 06, 1986 (19860606)

Inventor: NARA KIYOYOSHI

Applicant: TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP (Japan)

Application No.: 59-240970 [JP 84240970]

Filed: November 15, 1984 (19841115)

International Class: [4] **G06K-009/00; G06K-009/34; G06K-009/36; G06F-015/30**

JAPIO Class: 45.3 (INFORMATION PROCESSING -- Input **Output** Units); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO Keyword: R087 (PRECISION MACHINES -- **Automatic Banking**); R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers)

Journal: Section: P, Section No. 507, Vol. 10, No. 305, Pg. 89, October 17, 1986 (19861017)

ABSTRACT

PURPOSE: To designate a field irrespective of the resolution of a reader by storing seal **print** field format **information**, and extracting an image corresponding to the format information, when a cursor frame is displayed at a position containing a seal print field while bringing the cursor frame to a moving **operation**.

CONSTITUTION: When an account number is inputted, the corresponding reference seal print is read out of an optical disk 30, and stored in a memory in a display driving part 11. Subsequently, an application form is scanned by a reader 4, and the seal print is transferred to the memory and also displayed on a CRT10. Next the seal register format **information** and the seal **print** field format **information** are extracted by the moving operation of a cursor and stored in a memory 16. Thereafter, based on a coordinate and the size of a cursor frame, the seal print extraction in the cursor frame is executed by the first and the second seal print memories 22, 23, a seal shadow extraction control part 24, and an address control part 25. A reference seal print and the image of a collated seal print frame memory are superposed and displayed, and also the rate of polymerization and a density ratio are derived by an AND total bit calculating circuit at every same address.

12/5/4 (Item 2 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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05780078 **Image available**

OPERATION DEVICE

Pub. No.: 10-063178 [JP 10063178 A]

Published: March 06, 1998 (19980306)

Inventor: NISHIWAKI JUNJI

YANO HIROSHI

WAKABAYASHI NAOYUKI

OBARA HIDEYUKI

AGATA TAKEHIRO

Applicant: OMRON CORP [000294] (A Japanese Company or Corporation), JP (Japan)

Application No.: 08-233600 [JP 96233600]

Filed: August 14, 1996 (19960814)

International Class: [6] G09B-021/00; G07D-009/00

JAPIO Class: 30.2 (MISCELLANEOUS GOODS -- Sports & Recreation); 29.4 (PRECISION INSTRUMENTS -- Business Machines)

JAPIO Keyword: R073 (TRANSPORTATION -- Automatic Wickets); R087 (PRECISION MACHINES -- Automatic Banking); R088 (PRECISION MACHINES -- Automatic Vending Machines)

ABSTRACT

PROBLEM TO BE SOLVED: To make it possible to start the dealing only by approach of an operator and to efficiently guide the operator's hand to an operation position so that the **operator** is able to make smooth handling, by **providing** the operation position of the **operator** with an **output** means which **outputs** tactile **information** sensible by human being.

SOLUTION: A reception panel 11 has a guest detecting sensor for detecting the approach of an operator. When this guest detecting sensor detects the operator, air is blown from blowing port 13 opened in the position near an entrance and exit 12 to enable the operator approaching the operation position of the front

surface to sense tactile information that the operator feels the blowing pressure. A medium transporting roller 15 is disposed on a medium transporting passage 14 communicating with the inside of the entrance and exit 12 to permit the carrying in and out of the medium and a compressor 17 is connected to a blast duct 16 communicating with the inside of the blast port 13 to permit blasting. As a result, a visually handicapped person knows that he comes near to the operation position by sensing the blowing outputted from an **ATM**. The air is blown and the guidance is started only when the person approaches the device and, therefore, the natural reception and dealing with the visually handicapped person are made possible.

12/5/5 (Item 3 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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03308791 **Image available**

LOCK DEVICE FOR CASH TRANSACTION DEVICE

Pub. No.: 02-284291 [JP 2284291 A]

Published: November 21, 1990 (19901121)

Inventor: YOSHIKAWA SEIJI

Applicant: OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)

Application No.: 01-104749 [JP 89104749]

Filed: April 26, 1989 (19890426)

International Class: [5] G07D-009/00

JAPIO Class: 29.4 (PRECISION INSTRUMENTS -- Business Machines)

JAPIO Keyword: R087 (PRECISION MACHINES -- **Automatic Banking**); R116 (ELECTRONIC MATERIALS -- Light Emitting Diodes, LED); R131 (INFORMATION PROCESSING -- Microcomputers & Microprocessors)

Journal: Section: P, Section No. 1164, Vol. 15, No. 55, Pg. 62, February 08, 1991 (19910208)

ABSTRACT

PURPOSE: To facilitate the key management and the door opening/closing operation by providing a key part with an unlock **information** storage means and **providing** a lock part with a control circuit which reads unlock **information** and compares it with preliminarily stored unlock allowing information to discriminate whether unlock is permitted,

CONSTITUTION: The lock part consisting of an infrared ray receiving part 8, a control circuit 9, an outer door automatic lock mechanism 3, and a paper money unit automatic lock mechanism 5 reads unlock information of an infrared key 6 or 7 and compares it with unlock allowing information stored in the lock part, and unlock is executed when unlock is permitted as the comparison result, but unlock is not executed when it is not permitted. In this case, unlock object range set data to determine the range of the unlock object is included in unlock information of the key part. Thus, keys are relatively easily managed, and the history of door opening and closing is easily managed, and a lock device is obtained where the door is easily opened and closed.

19/5/3 (Item 3 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0007691601 & & *Drawing available*

WPI Acc no: 1996-313559/199632

XRPX Acc No: N1996-263726

Program prodn. device for reactive system e.g. automatic teller machine - has editor unit which produces and emits messages that mutually communicate and control flow operation and data processing required for specified operation from component memory unit and couples it

Patent Assignee: IBM CORP (IBM); INT BUSINESS MACHINES CORP (IBMC)

Inventor: ONO K; YAEGASHI S

Patent Family (2 patents, 2 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 8137677	A	19960531	JP 1994276429	A	19941110	199632	B
US 5794040	A	19980811	US 1995557756	A	19951110	199839	E

Priority Applications (no., kind, date): JP 1994276429 A 19941110

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 8137677	A	JA	20	18	

Alerting Abstract JP A

The device has a processor with a primitive and composite operation. The composite operation is classified into a loop, a sequence and a selection composite operation. The processor specifies the operation and the operation peculiar to the loop sequence or selection. A component memory unit stores a process specifying the operation peculiar to the primitive operation. A tree structure hierarchical flow unit combines the object in the loop, sequence and selection composite operation and the primitive operation object displayed in a monitor.

A user enters the data to an input unit which deals with the operation. A flow editor unit produces and changes a tree structure which corresponds to the flow of a program counter. The flow editor unit operation responds to the signal fed to the input unit. An editor unit of operation produces and emits a message that mutually communicates and controls flow operation and data processing required for the specified operation from the component memory unit.

USE/ADVANTAGE - For producing program counter that can be change easily. Effectively uses object inclination programming.

Title Terms /Index Terms/Additional Words: PROGRAM; PRODUCE; DEVICE; REACT; SYSTEM; AUTOMATIC; TELLER; MACHINE; EDIT; UNIT; EMIT; MESSAGE; MUTUAL; COMMUNICATE; CONTROL; FLOW; OPERATE; DATA; PROCESS; REQUIRE; SPECIFIED; COMPONENT; MEMORY; COUPLE; ATM

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-0009/06	A	I	F	R	20060101

G06F-0009/44	A	I		R	20060101
G06F-0009/06	C	I	F	R	20060101
G06F-0009/44	C	I		R	20060101

ECLA: G06F-009/44G2

US Classification, Issued: 395701

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-F06; T01-F07

19/5/14 (Item 9 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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06192978 **Image available**

AUTOMATIC TELLER MACHINE

Pub. No.: 11-134530 [JP 11134530 A]

Published: May 21, 1999 (19990521)

Inventor: OTSUKA TAKESHI

Applicant: OKI ELECTRIC IND CO LTD

Application No.: 09-298599 [JP 97298599]

Filed: October 30, 1997 (19971030)

International Class: G07D-001/00; G06F-019/00; G07D-009/00

ABSTRACT

PROBLEM TO BE SOLVED: To improve security at the time of taking out cash of payment transaction and to secure safety of a client.

SOLUTION: In this **automatic teller** machine that has an operation display part 1 for at once **displaying** information to a **client** and receiving an input operation, a cash port 4 for charging and discharging cash and a personal sensor 5 for detecting that a client is nearby, the device is provided with a control part 11 for controlling so that, at the time of paying cash from the cash port 4, the cash port 4 is opened when the personal sensor 5 detects the client, and the cash port is left closed when the personal sensor 5 does not detect the client. Also, this control part 11 controls so that the cash port 4 is closed on condition that the personal sensor 5 does not detect the client when the cash port 4 is left opened for payment and the cash port 4 is not closed as long as the personal sensor 5 detects the client.

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19/5/15 (Item 10 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

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06124850 **Image available**

CLIENT PHYSICAL CONDITION CORRESPONDENT AUTOMATIC TRANSACTION DEVICE

Pub. No.: 11-066387 [JP 11066387 A]

Published: March 09, 1999 (19990309)

Inventor: KIJIMA MASAYUKI

SATO KENJI

Applicant: OKI ELECTRIC IND CO LTD

Application No.: 09-216350 [JP 97216350]

Filed: August 11, 1997 (19970811)

International Class: G07D-009/00; G07D-009/00; G07D-009/00

ABSTRACT

PROBLEM TO BE SOLVED: To decrease the operation errors of an **automatic transaction** device by providing a further convenient operating environment for a client on adverse physical conditions by providing a body temperature sensor, judging abnormality in the physical condition of the client from a measured body temperature and improving the operability of the device corresponding to the result.

SOLUTION: When a client stands in front of **ATM**, first of all, the body temperature of the client is measured by a body temperature sensor 2. The measured body temperature is **displayed** on a **client** operation **display** part 3 and compared with a predetermined reference value by a main control part 1 and it is judged whether the body temperature of the client is higher than the reference value or not. When it is lower than the reference value, ordinary transaction processing is performed. When the body temperature of the client is higher than the reference value, the physical condition of the client is judged abnormal, the volume of voice guidance due to an audio control part 4 is increased and the selection of transaction is guided for the client by loud voices. Afterwards, the volume is kept loud. Besides, the expanded button of transaction selection is **displayed** on the **client** operation **display** part 3. Afterwards, a button **displayed** on the **client** operation **display** part 3 becomes the expanded button.

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19/5/16 (Item 11 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

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05971876 **Image available**

MEETING RESERVATION REGISTERING METHOD THROUGH AUTOMATIC TRANSACTION DEVICE

Pub. No.: 10-254976 [JP 10254976 A]

Published: September 25, 1998 (19980925)

Inventor: HOTTA TOMOKO

Applicant: OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)

Application No.: 09-056433 [JP 9756433]

Filed: March 11, 1997 (19970311)

International Class: [6] G06F-019/00

JAPIO Class: 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO Keyword: R011 (LIQUID CRYSTALS); R087 (PRECISION MACHINES -- **Automatic Banking**)

ABSTRACT

PROBLEM TO BE SOLVED: To provide the smooth service for meeting reservation by enabling the reservation of meeting even in the case of clerk absence or out of business hours.

SOLUTION: The schedule of a clerk is simultaneously managed by a local server 2, an **automatic transaction** device 1 for executing transaction through the operation of the client is connected to the local server 2, the **automatic transaction** device 1 calls the management data of the local server 2 through the operation of the **client**, **displays** these data and accepts the input of client data, a clerk name and meeting reservation data such as the date and time of meeting, the place of meeting and the contents of consultation and the local server 2 records these meeting reservation data.

19/5/17 (Item 12 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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05728533 **Image available**

AUTOMATIC TRANSACTION DEVICE AND TRANSFER DESTINATION UPDATING METHOD FOR THE SAME

Pub. No.: 10-011633 [JP 10011633 A]

Published: January 16, 1998 (19980116)

Inventor: SAWADA HIROSHI

Applicant: OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)

Application No.: 08-164715 [JP 96164715]

Filed: June 25, 1996 (19960625)

International Class: [6] G07D-009/00; G07D-009/00; G06F-019/00

JAPIO Class: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO Keyword: R011 (LIQUID CRYSTALS); R087 (PRECISION MACHINES -- **Automatic Banking**)

ABSTRACT

PROBLEM TO BE SOLVED: To smoothly update data while effectively utilizing data stored up to now by registering the information on the transfer destination to be updated as a change list file, collating the transfer destination designated by a client with that change list file and updating the data on the transfer destination.

SOLUTION: This device has a picture display part 14 for **displaying** information for the **client**, operating part 15 for accepting input operation, recording part 9 for recording information, communication control part 5 for communicating with a host computer, and main control part 18 for enabling the transaction of transfer

by controlling these respective parts. In this case, the change list file composed of the information of the transfer destination to be updated is previously stored in the recording part 9 and when the transfer destination designated by the client is registered in the change list file, that transfer destination is updated.

19/5/18 (Item 13 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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05392231 **Image available**

AUTOMATIC TELLER SYSTEM AND METHOD THEREFOR

Pub. No.: 09-007031 [JP 9007031 A]

Published: January 10, 1997 (19970110)

Inventor: MARUYAMA RYUZO

Applicant: NEC ENG LTD [329822] (A Japanese Company or Corporation), JP (Japan)

Application No.: 07-152926 [JP 95152926]

Filed: June 20, 1995 (19950620)

International Class: [6] G07D-009/00; G06F-019/00

JAPIO Class: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO Keyword: R087 (PRECISION MACHINES -- Automatic Banking)

ABSTRACT

PURPOSE: To simply operate an **automatic teller** system in a short time by **displaying** plural **client** data, which are preliminarily stored in a terminal controller, as a list on a client data input screen based on an identification number and allowing a customer to select data from these **client** data **displayed** as a list.

CONSTITUTION: When the customer inputs a password number from a keyboard, his account number and the password number are transmitted to a center to identify the remitter. Next, a retrieval request text of remittee data corresponding to the remitter account number is transmitted to a terminal controller 20. This controller 20 retrieves the remittee data stored for every remitter account number stored in a remittee data storage means and transmits the retrieval result and remittee data to an **automatic teller** machine 30. When receiving the retrieval data, the **automatic teller** machine 30 displays received the remittee data on the customer screen. When finding a desired remittee, the customer depresses the number of pertinent remittee data.

19/5/19 (Item 14 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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04376231 **Image available**

AUTOMATIC CASH TRANSACTION DEVICE

Pub. No.: 06-020131 [JP 6020131 A]

Published: January 28, 1994 (19940128)

Inventor: TAKAHAMA YASUHIKO

Applicant: FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)

Application No.: 04-178292 [JP 92178292]

Filed: July 06, 1992 (19920706)

International Class: [5] G07D-009/00; G06F-015/30; G06F-015/30

JAPIO Class: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO Keyword: R087 (PRECISION MACHINES -- Automatic Banking)

Journal: Section: P, Section No. 1732, Vol. 18, No. 235, Pg. 10, April 28, 1994 (19940428)

ABSTRACT

PURPOSE: To improve the convenience of a customer and to improve the **operation** efficiency of an automatic cash transaction device by displaying the transaction guidance (dealing possible amount, dealing denomination, dealing of coins, simultaneously entry of card/bankbook, etc.) at the time of starting the transaction with the customer, performing the transaction operation by referring to this and preventing beforehand the transaction refusal and the transaction cancellation, regarding the guidance system performing the guidance display at the time of performing the transaction of the cash **automatic transaction** device.

CONSTITUTION: A transaction guidance display processing 3 displaying the transaction guidance relating to a selected transaction is provided on an automatic cash transaction device 1. After the transaction guidance display processing 3 performs the transaction guidance display necessary for the selected transaction in accordance with the selection of the transaction from the transaction classification displayed on a screen, data is read from an inserted card or a bankbook and a transaction processing is performed in accordance with the instruction of the start of the transaction.

19/5/20 (Item 15 from file: 347) [Links](#)

Fulltext available through: [Order File History](#)

JAPIO

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03874894 **Image available**

AUTOMATIC TRANSACTION DEVICE

Pub. No.: 04-239994 [JP 4239994 A]

Published: August 27, 1992 (19920827)

Inventor: NAKANO HIDEO

Applicant: OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)

Application No.: 03-022943 [JP 9122943]

Filed: January 23, 1991 (19910123)

International Class: [5] G07D-009/00; G06F-015/30; G06F-015/30; G07D-009/00

JAPIO Class: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO Keyword: R087 (PRECISION MACHINES -- Automatic Banking); R098 (ELECTRONIC MATERIALS -- Charge Transfer Elements, CCD & BBD)

Journal: Section: P, Section No. 1465, Vol. 17, No. 7, Pg. 137, January 07, 1993 (19930107)

ABSTRACT

PURPOSE: To return a medium by a simple operation without opening the door of a device even if there is the medium held inside the device at the time of occurrence of fault and to improve safety and service to a client by returning the medium held inside the device to a client receiving opening by means of using a **client** operation **surface** by a clerk in charge.

CONSTITUTION: A fault detecting means 1 detects whether fault occurs or not inside the device. An initialization means 2 acts the initialization of a carrier means which carries the medium inside the device. Then, a held medium detecting means 3 detects the held medium and the medium selected by a medium selection means 4 is returned to the client receiving opening by a medium returning means 5 in accordance with the indication of the clerk.

B. Patent Files, Full-Text

[File 348] **EUROPEAN PATENTS** 1978-200906
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[File 349] **PCT FULLTEXT** 1979-2009/UB=20090108/UT=20090101
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; d s
Set      Items      Description
S1       55587      S (AUTOMATED OR AUTOMATIC) (W) (TELLER? ? OR
TRANSACTION OR SERVICE OR BANK?) OR (CASH OR MONEY OR
BANK?) (W) (MACHINE? OR TERMINAL? ?) OR ELECTRONIC() TELLER? ? OR ATM OR
ATMS
S2       44470      S S1 NOT (ATM() (CELL? ? OR PROTOCOL? ?) OR
ASYNCHRONOUS() TRANSFER() MODE)
S3       7025       S BROWSER OR BROWSERS OR INTERNET() EXPLORER OR
NETSCAPE OR MOZILLA OR OPERA OR MOSAIC OR FIREFOX OR (WEB OR
WORLDWIDE??? OR WIDEBWEB OR INTERNET OR CLIENT OR HTML OR
HYPERTEXT) (3N) (DISPLAY??? OR SURF??? OR VIEWER OR VIEWERS OR
SOFTWARE) OR JAVA
S4       34540      S (ISSU??? OR PRINT??? OR OUTPUT? OR PROVID??? OR
SUPPLY? OR FURNISH?? OR TYP??? OR GENERAT?? OR GENERATING OR
HARDCOP??? OR HARD() (COPY OR COPIES) OR DISPENSE? ? OR DISPENSED OR
DISPENSING OR HTML OR HYPERTEXT OR MARKUP) (10N) (STATEMENT? ? OR
SUMMARY OR SUMMARIES OR REPORT? ? OR RECORD? ? OR DOCUMENT? ? OR
DOCUMENTATION OR SHEET? ? OR PAPER? ? OR SNAPSHOT? ? OR BALANCE? ? OR
ACTIVITY OR INFORMATION OR COPY OR TRANSFER? ? OR PAYMENT? ?) OR
PRINTER? ?
S5       5343       S AU=(DRUMMOND, J? OR DRUMMOND J? OR DRUMMOND (1N) (J
OR JAY) OR BLACKSON, D? OR BLACKSON D? OR BLACKSON (1N) (D OR DALE)
OR CHEN, L? OR CHEN L? OR CHEN (1N) (L OR LILEI) OR CICHON, B? OR
CICHON B? OR CICHON (1N) (B OR BOB) OR COVERT, M? OR COVERT M? OR
COVERT (1N) (M OR MARK) OR LEPPER, B? OR LEPPER B? OR LEPPER (1N) (B
```

OR BRADRICK) OR MOALES, M? OR MOALES M? OR MOALES (1N) (M OR MARK) OR SMITH, M? OR SMITH M? OR SMITH (1N) (M OR MARK) OR LEMLEY, R? OR LEMLEY R? OR LEMLEY (1N) (R OR ROBERT) OR CALIFF, M? OR CALIFF M? OR CALIFF (1N) (M OR MICHAEL) OR JOYCE, S? OR JOYCE S? OR JOYCE (1N) (S OR SHAWN) OR MOORE, P? OR MOORE P? OR MOORE (1N) (P OR PHILLIP) OR SWINGLER, S? OR SWINGLER S? OR SWINGLER (1N) (S OR STEVEN))

S6 234592 S IC=(G06Q OR G06F)
 S7 517 S S2 (S) S3
 S8 181 S S7 (S) S4
 S9 8 S S8 NOT AY>1996
 S10 152 S S2 (15N) S3
 S11 5 S S10 NOT AY>1996
 S12 0 S S11 NOT S9
 S13 517 S S2 (S) S3
 S14 23 S S13 NOT AY>1996
 S15 10 S S14 NOT (S9 OR S12)
 S16 536 S S5 AND S6
 S17 48 S S16 AND S2
 S18 18 S S17 AND S3
 S19 18 S S18 NOT (S9 OR S12 OR S15)
 S20 8 S S19 AND S10

9/3K/6 (Item 4 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00354420

TOKENLESS IDENTIFICATION SYSTEM FOR AUTHORIZATION OF ELECTRONIC TRANSACTIONS AND ELECTRONIC TRANSMISSIONS
SYSTEME D'IDENTIFICATION SANS JETONS

Patent Applicant/Patent Assignee:

• **SMART TOUCH L L C**

Inventor(s):

• **HOFFMAN Ned**

• **PARE David F**

• **LEE Jonathan A**

	Country	Number	Kind	Date
Patent	WO	9636934	A1	19961121

Application	WO	96US7185		19960517
Priorities	US	95442895		19950517

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AM, AT, AU, BB, BG, BR, BY, CA, CH, CN,
 CZ, DE, DK, ES, FI, GB, GE, HU, JP, KE,
 KG, KP, KR, KZ, LK, LT, LU, LV, MD, MG,
 MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD,
 SE, SI, SK, TJ, TT, UA, UZ, VN, KE, LS,
 MW, SD, SZ, UG, AT, BE, CH, DE, DK, ES,
 FI, FR, GB, GR, IE, IT, LU, MC, NL, PT,
 SE, BF, BJ, CF, CG, CI, CM, GA, GN, ML,
 MR, NE, SN, TD, TG

Publication Language: English

Filing Language:

Fulltext word count: 45133

Claims:

ATM: Automated Teller Machinery; uses encoded biometric identity information to obtain access to a financial asset management system, including cash **dispensing** and account management. **BIA: Biometric input apparatus;** collects biometric identity **information**, encodes and encrypts it, and makes it available for authorizations. Comes in different hardware models...text (known as "encryption") in combination with the encrypted check summing of a message that allows **information** to remain in plain text while at the same time **providing** a means for detecting any subsequent modification of the message. **DES: Digital Encryption Standard;** a...validation, sent to system using Internet, autho/order/PO # forwarded to merchant. System response using **internet** as well, **displaying** results on screen. **ISSUER:**A financial account issuer for financial assets to be registered with...

9/3K/8 (Item 6 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00122102

PAPER CURRENCY DISPENSER FRICTION PICKER MECHANISM

MECANISME DE PREHENSION PAR FROTTEMENT POUR UN DISTRIBUTEUR DE BILLETS DE BANQUE

Patent Applicant/Patent Assignee:

- **DIEBOLD INCORPORATED**

Inventor(s):

• GRAEF Harry T

• NEWTON Kevin H

	Country	Number	Kind	Date
Patent	WO	8500348	A1	19850131
Application	WO	84US907		19840613
Priorities	US	83410		19830701

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AU, BE, CH, DE, FR, GB, JP, NL, SE

Publication Language: English

Filing Language:

Fulltext word count: 9944

Detailed Description:

...construction the general nature of which may comprise a friction picker mechanism for an ATM **paper** note **dispenser** of a **type** in which notes at the end of a note supply stack normally pressed toward said...
...actuated by notes as said notes are fed by said feed roller reversible drive means **operatively** connected with said feed roller which drive means when energized normally drives said feed...

15/3K/2 (Item 2 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)

EUROPEAN PATENTS

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00467329

Maintaining consistency of cached data in a database system.

Bewahren der Konsistenz von Cachedaten in einem Datenbanksystem.

Maintenir la coherence de donnees d'antememoire dans une base de donnees.

Patent Assignee:

• **Hewlett-Packard Company;** (206030)

3000 Hanover Street; Palo Alto, California 94304; (US)

(applicant designated states: DE;FR;GB)

Inventor:

• **Wilkinson, Kevin W.**

1158 Pomgranate Court; Sunnyvale, California 94087; (US)

• **Neimat, Marie-Anne**

77 Magnolia Drive; Atherton, California 94087; (US)

Legal Representative:

• **Schoppe, Fritz, Dipl.-Ing. (55463)**

Seitnerstrasse 42; W-8023 Pullach bei Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	471282	A2	19920219	(Basic)
	EP	471282	A3	19930915	
Application	EP	91113284		19910808	
Priorities	US	566732		19900813	

Designated States:

DE; FR; GB;

International Patent Class (V7): G06F-015/40; ; **Abstract Word Count:** 147

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)		490
SPEC A	(English)		5750
Total Word Count (Document A) 6240			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 6240			

Specification: ...database software to a large mainframe computer with multiple tape drives and specially designed database **software**.

A **client** is typically a personal computer such as a Hewlett-Packard Vectra, a workstation such as...

...Hewlett-Packard 9000 series, or some other kind of computer terminal such as a bank **ATM** machine. The client has its own memory which is usually smaller than the server memory...

IV. Text Search Results from Dialog

A. NPL Files, Abstract

[File 139] **EconLit** 1969-2009/Jan

(c) 2009 American Economic Association. All rights reserved.

[File 2] **INSPEC** 1898-2009/Feb W1

(c) 2009 Institution of Electrical Engineers. All rights reserved.

**File 2: Despite the gap in 2009 updates, the file is complete.*

[File 35] **Dissertation Abs Online** 1861-2009/Jan

(c) 2009 ProQuest Info&Learning. All rights reserved.

[File 65] **Inside Conferences** 1993-2009/Feb 11

(c) 2009 BLDSC all rts. reserv. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2009/Dec

(c) 2009 The HW Wilson Co. All rights reserved.

[File 474] **New York Times Abs** 1969-2009/Feb 11

(c) 2009 The New York Times. All rights reserved.

[File 256] **TecInfoSource** 82-2009/Mar

(c) 2009 Info.Sources Inc. All rights reserved.

[File 475] **Wall Street Journal Abs** 1973-2009/Feb 12

(c) 2009 The New York Times. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

(c) 2002 Gale/Cengage. All rights reserved.

**File 583: This file is no longer updating as of 12-13-2002.*

```
; d s
Set      Items      Description
S1       60987      S (AUTOMATED OR AUTOMATIC) (W) (TELLER? ? OR
TRANSACTION OR SERVICE OR BANK?) OR (CASH OR MONEY OR
BANK?) (W) (MACHINE? OR TERMINAL? ?) OR ELECTRONIC()TELLER? ? OR ATM OR
ATMS
S2       41123      S S1 NOT (ATM() (CELL? ? OR PROTOCOL? ?) OR
ASYNCHRONOUS() TRANSFER()MODE)
S3       170        S BROWSER OR BROWSERS OR INTERNET()EXPLORER OR
NETSCAPE OR MOZILLA OR OPERA OR MOSAIC OR FIREFOX OR (WEB OR
WORLDWIDE??? OR WIDEBAND OR INTERNET OR CLIENT OR HTML OR
HYPERTEXT) (3N) (DISPLAY??? OR SURF??? OR VIEWER OR VIEWERS OR
SOFTWARE) OR JAVA
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S4 1270 S (ISSU??? OR PRINT??? OR OUTPUT? OR PROVID??? OR
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DISPENSING OR HTML OR HYPERTEXT OR MARKUP) (10N) (STATEMENT? ? OR
SUMMARY OR SUMMARIES OR REPORT? ? OR RECORD? ? OR DOCUMENT? ? OR
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ACTIVITY OR INFORMATION OR COPY OR TRANSFER? ? OR PAYMENT? ?) OR
PRINTER? ?

S5 72 S AU=(DRUMMOND, J? OR DRUMMOND J? OR DRUMMOND (1N) (J
OR JAY) OR BLACKSON, D? OR BLACKSON D? OR BLACKSON (1N) (D OR DALE)
OR CHEN, L? OR CHEN L? OR CHEN (1N) (L OR LILEI) OR CICHON, B? OR
CICHON B? OR CICHON (1N) (B OR BOB) OR COVERT, M? OR COVERT M? OR
COVERT (1N) (M OR MARK) OR LEPPER, B? OR LEPPER B? OR LEPPER (1N) (B
OR BRADRICK) OR MOALES, M? OR MOALES M? OR MOALES (1N) (M OR MARK) OR
SMITH, M? OR SMITH M? OR SMITH (1N) (M OR MARK) OR LEMLEY, R? OR
LEMLEY R? OR LEMLEY (1N) (R OR ROBERT) OR CALIFF, M? OR CALIFF M? OR
CALIFF (1N) (M OR MICHAEL) OR JOYCE, S? OR JOYCE S? OR JOYCE (1N) (S
OR SHAWN) OR MOORE, P? OR MOORE P? OR MOORE (1N) (P OR PHILLIP) OR
SWINGLER, S? OR SWINGLER S? OR SWINGLER (1N) (S OR STEVEN))

S6 170 S S2 AND S3

S7 22 S S6 AND S4

S8 22 RD (unique items)

S9 5 S S8 NOT PY>1996

S10 26 S S6 NOT PY>1996

S11 21 S S10 NOT S9

S12 72 S S5 AND S1

S13 72 S S12 AND S2

S14 0 S S13 AND S3

9/5/1 (Item 1 from file: 256) [Links](#)

TecInfoSource

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02798291 **Document Type:** Company

VoicePay Ltd (798291)

100 Pall Mall, St James

London , UK SW1Y 5HP United Kingdom

Telephone: 0 20 7321 3766

FAX: () 0 20 73213880

Homepage: <http://www.voice-pay.com>

EMAIL: info@voice-pay.com

File Segment: Directory

Contact: Sales Department

Organization Type: Corporation

Equity Type: Private

Status: Active

VoicePay Limited, founded in 2007 and based in London, England, is a privately held company that **provides** businesses and consumers with secure **payment** processing services. The company's platform employs voice biometric technologies that ensure the validity of transactions. The firm's system eliminates the need for passwords or **software client** downloads. Authentication features eliminate fraud and identity theft. Payments are guaranteed. The system can be extended with authentication and settlement modules from third-party financial partners. The VoicePay platform handles debit, pre-payment, VISA, MasterCard, and white label card transactions. It supports credit accounts and business-to-business (B2B) purchasing systems and networks. The platform supports multiple currencies and global banking transactions. It integrates with **ATM** networks. The QuickSell technology allows companies to add payment processing to their websites. The platform handles retail, Internet, and mobile transactions. The company offers its services to businesses on a subscription basis. VoicePay was founded by Nick Ogden, who earlier launched WorldPay.

Sales: NA

Date Founded: 2007

Descriptors: Biometrics; E-Payment; Speech Recognition

Revision Date: 00000000

9/5/2 (Item 2 from file: 256) [Links](#)

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02793159 **Document Type:** Company

Obopay Inc (793159)

275 Shoreline Dr #600

Redwood City , CA 94065 United States

Telephone: (650) 264-2000

Homepage: <http://www.obopay.com>

EMAIL: info@obopay.com

File Segment: Directory

Contact: Sales Department

Organization Type: Corporation

Equity Type: Private

Status: Active

Obopay (TM) Incorporated, founded in 2005 and based in Redwood City, California, **provides** consumers across the United States with mobile **payment** services. The company also is known for its Obopay Prepaid MasterCard (R), which is issued by First PREMIER Bank. The firm's platform allows users to send payments to businesses or individuals, share bills, access cash from **ATMs**, track purchases, and track balances. The service can be accessed with any mobile telephone. It offers consumers text message, **Internet browser**, and Obopay **software** interface options. Obopay has formed partnerships with Citi (R), AOL,

cellularsouth, Helio, and Amp'd. Obopay was founded by Carol Realini.

Sales: NA

Date Founded: 2005

Descriptors: Cell Phones; Digital Wallets; E-Payment

Revision Date: 00000000

9/5/3 (Item 3 from file: 256) [Links](#)

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9/5/4 (Item 4 from file: 256) [Links](#)

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02767018 **Document Type:** Company

Zeidman Technologies Inc (767018)

4950 Hamilton Ave #210

San Jose , CA 95130 United States

Telephone: (408) 871-7944

FAX: (408) 871-7946

Homepage: <http://www.zeidman.biz>.

EMAIL: info@zeidman.biz

File Segment: Directory

Contact: Sales Department

Status: Active

Zeidman Technologies Incorporated, founded in 1987 by Bob Zeidman, provides clients with hardware and software codesign tools that support embedded system development processes. The products streamline system design, simulation, and implementation operations. The firm is known for its Molasses and SynthOS (TM) systems. The Molasses program allows developers to connect prototypes or emulated network devices to live networks, supporting live, real packet data testing processes. SynthOS allows users to create task management code for real-time systems. It does not require the use of a real-time operating system (RTOS). SynthOS supports C, C++, **Java**, assembly, and other programming languages. The system works with existing compilers. Patented technology features optimize output code. Zeidman Technologies is a Zeidman Consulting company. Zeidman Consulting has provided hardware and software technology firms across the United States with ASIC, FPGA, and PCB design services. The firm has designed flat panel displays, **ATM** routers, **printer/copier/fax** machines, and other systems.

Sales: NA

Date Founded: 1987

Descriptors: Embedded Systems; Operating Systems

Revision Date: 00000000

9/5/5 (Item 5 from file: 256) [Links](#)
TecInfoSource
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02689459 **Document Type:** Company
Metavante Corp (689459)

4900 W Brown Deer Rd #250
Milwaukee , WI 53223 United States
Telephone: (414) 357-2290
Toll Free Telephone Number: (800) 236-3282
FAX: (414) 357-9896
Homepage: <http://www.metavante.com>
EMAIL: info@metavante.com

File Segment: Directory

Contact: Sales Department

Organization Type: Corporation

Equity Type: Private

Status: Active

Metavante (R) Corporation, based in Milwaukee, Wisconsin, **provides** financial services and other businesses worldwide with banking and **payment** technologies. The firm's platform optimizes deposit, loan and trust, check processing, electronic funds transfer, consumer health care payment, customer relationship management (CRM), electronic presentment, and other operations. The firm operates the second largest ATM network in the United States. It also is one the largest automated clearing house (ACH) originators in the country. Metavante's Endpoint Exchange Network check image exchange platform, operated by the Endpoint Exchange LLC subsidiary, is used by over 4,000 financial institutions. Metavante's electronic bill payment platform is employed by over 2,600 clients. Metavante's GHR Systems Incorporated provides lending companies with loan originating, processing, and closing systems. The TREEV unit, a subsidiary of Metavante's Advanced Financial Solutions (AFS) Incorporated business, **provides** financial services firms with **browser-based document and report** management software. Metavante also encompasses the Kirchman Corporation, Brasefield Technology, Prime Associates, VECTORsg, AdminiSource, LINK2GOV Corporation, MBI Benefits Incorporated, NYCE Corporation, and Response Data Corporation businesses. Metavante is a Marshall & Ilsley Corporation company. Marshall & Ilsley, founded in 1847, is listed on the New York Stock Exchange under the MI symbol.

Sales: NA

Immediate Parent: Marshall & Ilsley Corp

Descriptors: Banks; E-Banking; Financial Institutions

Revision Date: 20061006

11/5/1 (Item 1 from file: 139) [Links](#)
EconLit
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342403

Title: On the Delegation of Pricing Authority in Shared Automatic Teller Machine Networks

Author: Gilbert, Richard J.

Author Affiliation: U CA, Berkeley

In: Electronic services networks: A business and public policy challenge

Editor(s): Guerin-Calvert, Margaret E.; Wildman, Steven S., eds.

Publication Information: The Annenberg Washington Program, Communications Policy Studies, Northwestern University Westport and London: Greenwood, Praeger **Pages:** 115-44

Publication Date: 1991

Language: English

ISBN: 0-275-93527-2

Document Type: Collective Volume Article

Descriptor(s) (1991 to present): Banks; Other Depository Institutions; Micro Finance Institutions;

Mortgages (G210); Information and **Internet** Services; Computer **Software** (L860); Firm Organization and Market Structure (L220)

11/5/2 (Item 1 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)
INSPEC

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06481162 **INSPEC Abstract Number:** B9703-6210R-001

Title: The H.324 multimedia communication standard

Author Lindbergh, D.

Journal: IEEE Communications Magazine vol.34, no.12 p. 46-51

Publisher: IEEE ,

Publication Date: Dec. 1996 **Country of Publication:** USA

CODEN: ICOMD9 **ISSN:** 0163-6804

SICI: 0163-6804(199612)34:12L:46:MCS;1-C

Material Identity Number: I318-97001

U.S. Copyright Clearance Center Code: 0163-6804/96/\$05.00

Language: English **Document Type:** Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: ITU-T H.324 is the new international standard for multimedia communication on low-bit-rate circuit-switched networks, including ordinary analog telephone lines. It supplies any combination of real-time video, audio, and data. H.324 was designed, above all, to provide the best possible performance (video and audio quality, delay, etc.) on low-bit-rate networks. This article covers the H.324 system and its component standards, including the V.34 modem, H.223 multiplexer, H.245 control protocol, G.723.1 audio coder, and H.263 video coder. Call setup procedures and optional features like encryption and data application protocols are also described. The standard should ensure interoperability among a diverse variety of H.324 terminals, including PC-based multimedia videoconferencing systems, voice/data modems, encrypted telephones, World Wide Web **browsers** with live video. Remote security cameras, and standalone videophones. Products compliant with H.324 should all interoperate with each other and, through appropriate gateways, with ITU-T H-series terminals on ISDN, LANs, and ATM/B-ISDN networks. (8 Refs)

Subfile: B

Descriptors: audio coding; circuit switching; cryptography; modems; multimedia communication; protocols; telecommunication standards; telecommunication terminals; video coding

Identifiers: H.324 multimedia communication standard; ITU-T H.324; low-bit-rate circuit-switched networks; analog telephone lines; V.34 modem; H.223 multiplexer; H.245 control protocol; G.723.1 audio coder; H.263 video coder; call setup procedures; encryption; data application protocols; interoperability; PC-

based multimedia videoconferencing systems; voice/data modems; encrypted telephones; World Wide Web **browsers**; remote security cameras; standalone videophone; ITU-T H-series terminals

Class Codes: B6210R (Multimedia communications); B6150M (Protocols); B6120B (Codes); B6150C (Communication switching); B6220F (ISDN and multimedia terminal equipment)

Copyright 1997, IEE

11/5/3 (Item 2 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)

INSPEC

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06300867 **INSPEC Abstract Number:** A9615-9575-007, C9608-7350-010

Title: Design of a remote proposal submission system

Author Richmond, A.; Duesterhaus, M.; Yom, S.; Schlegel, E.; Smale, A.; White, N.E.

Author Affiliation: Nat. Aeronaut. and Space Adm., Goddard Space Flight Center, Greenbelt, MD, USA

Journal: Astronomical Society of the Pacific Conference Series **Conference Title:** Astron. Soc. Pac. Conf. Ser. (USA) vol.77 p.62-4

Publisher: Astron. Soc. Pacific ,

Publication Date: 1995 **Country of Publication:** USA

ISSN: 1050-3390

SICI: 1050-3390(1995)77L:62:DRPS;1-#

Material Identity Number: M537-96013

Conference Title: Astronomical Data Analysis Software and Systems IV Meeting

Conference Date: 25-28 Sept. 1994 **Conference Location:** Baltimore, MD, USA

Language: English **Document Type:** Conference Paper (PA); Journal Paper (JP)

Treatment: Applications (A); Practical (P)

Abstract: Many astrophysics and astronomy tools have been developed utilizing NCSA **Mosaic** and the World Wide Web (WWW). Several tools have been developed at the High Energy Astrophysics Science Archive Research Center (HEASARC) at NASA's Goddard Space Flight Center, including a Remote Proposal Submission (RPS) system for NASA satellite missions. The RPS provides facilities for submitting Observation Request forms. It is an **automated service**, designed to support several missions. Currently only the XTE mission is supported. Other projects that will be supported in the future include ASCA, GRO, and ROSAT. (0 Refs)

Subfile: A C

Descriptors: astronomy computing; decision support systems; information networks

Identifiers: remote proposal submission system; design; High Energy Astrophysics Science Archive Research Center; NASA Goddard Space Flight Center; NASA satellite missions; Observation Request forms; **automated service**; XTE mission; ASCA; GRO; ROSAT; user friendly interfaces; implementation

problems; user side; **browser** side; server side; World Wide Web; Hypertext Markup Language ; HEASARC

Class Codes: A9575P (Mathematical and computer techniques in astronomy); C7350 (Astronomy and astrophysics computing); C7210 (Information services and centres)

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11/5/4 (Item 3 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)

INSPEC

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05841968 **INSPEC Abstract Number:** B9502-6210L-002, C9502-5620W-001

Title: Current status and future of computer networks

Author Ishida, H.

Author Affiliation: Comput. Centre, Tokyo Univ., Japan

Journal: Journal of the Japan Society for Simulation Technology vol.13, no.3 p. 181-9

Publication Date: Sept. 1994 **Country of Publication:** Japan

CODEN: SHIMDM **ISSN:** 0285-9947

Language: Japanese **Document Type:** Journal Paper (JP)

Treatment: Practical (P)

Abstract: The concept of "computer networks" is fairly broad and there are many types of computer networks. We start with LANs ranging from Ethernet to ATM switches and go on to internets linking LANs with TCP/IP protocols. It is noted that it is becoming easier to connect PCs to internets as TCP/IP packages and Gopher/Mosaic software become available for PCs. Internets are useful for mail and news exchange, resource discovery and remote logging-in and they will become ever more important as information highways in the future. (14 Refs)

Subfile: B C

Descriptors: information networks; internetworking; local area networks; microcomputer applications; transport protocols

Identifiers: computer networks; LANs; Ethernet; ATM switches; internets; TCP/IP protocols; PCs; TCP/IP packages; Gopher/Mosaic software; news exchange; resource discovery; remote logging-in; information highways; current status; future

Class Codes: B6210L (Computer communications); B6150M (Protocols); C5620W (Other computer networks); C5620L (Local area networks); C7210 (Information services and centres); C5640 (Protocols) Copyright 1995, IEE

11/5/5 (Item 4 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)
INSPEC

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02619322 **INSPEC Abstract Number:** A81008792

Title: Electrostatic forces in muscle and cylindrical gel systems

Author Millman, B.M.; Nickel, B.G.

Author Affiliation: Dept. of Phys., Univ. of Guelph, Guelph, Ont., Canada

Journal: Biophysical Journal vol.32, no.1 p. 49-63

Publication Date: Oct. 1980 **Country of Publication:** USA

CODEN: BIOJAU **ISSN:** 0006-3495

Conference Title: Proteins and Nucleoproteins. Structure, Dynamics and Assembly

Conference Date: 18-21 May 1980 **Conference Location:** Airlie, VA, USA

Language: English **Document Type:** Conference Paper (PA); Journal Paper (JP)

Treatment: Experimental (X)

Abstract: Repulsive pressure has been measured as a function of lattice spacing in gels of tobacco mosaic virus (TMV) and in the filament lattice of vertebrate striated muscle. External pressures up to ten atm have been applied to these lattices by an osmotic stress method. Numerical solutions to the Poisson-Boltzmann equation in hexagonal lattices have been obtained and compared with the TMV and muscle data. The

theoretical curves using values for k calculated from the ionic strength give a good fit to experimental data from TMV gels, and an approximate fit to that from the muscle lattice, provided that a charge radius for the muscle thick filaments of approximately 16 nm is assumed. Variations in ionic strength, sarcomere length and state of the muscle give results which agree qualitatively with the theory, though a good fit between experiment and theory in the muscle case will clearly require consideration of other types of forces. The authors conclude that Poisson-Boltzmann theory can provide a good first approximation to the long-range electrostatic forces operating in such biological gel systems. (22 Refs)

Subfile: A

Descriptors: bioelectric phenomena; electrostatics; gels; molecular biophysics; muscle

Identifiers: lattice spacing; osmotic stress; sarcomere length; biological gel systems; tobacco **mosaic** virus gels; vertebrate striated muscle filament lattice; electrostatic forces

Class Codes: A8715K (Molecular interactions, charge transfer complexes); A8728 (Bioelectricity); A8730C (Electrical activity)

11/5/6 (Item 5 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)
INSPEC

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01007283 **INSPEC Abstract Number:** A69005307

Title: The effect of temperature and pressure on the mosaic spread in a Ge monocrystal

Author Konstantinovic, J.; Zivanovic, M.; Davidovic, M.

Author Affiliation: Inst. Nuclear Sciences 'Boris Kidric', Lab. Solid State Physics, Belgrade, Yugoslavia

Journal: Nuclear Instruments and Methods vol.65, no.2 p. 233-4

Publication Date: 1 Nov, 1968 **Country of Publication:** Netherlands

CODEN: NUIMAL **ISSN:** 0029-554X

Language: English **Document Type:** Journal Paper (JP)

Abstract: An increase in **mosaic** spread was measured by the 'rocking-curve' method, using slow neutrons of $\lambda = 1.884 \text{ \AA}$, reflected by Ge(111). The warming-up of a Ge monocrystal to 700 degrees C followed by a sudden cooling-down to room temperature while holding up the pressure at 15 atm shows an increase in **mosaic** spread of 7 min.

Subfile: A B A

Descriptors: germanium; monochromators; neutron diffraction crystallography

Class Codes: A1420C (Neutrons); A2925 (Particle sources and targets, preparation and technology);

B7410D (Particle sources and targets); A6112 (Neutron determination of structures)

11/5/7 (Item 6 from file: 2) [Links](#)

INSPEC

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0000911448 **INSPEC Abstract Number:** 1968A25974

Title: Binding of xenon to tobacco mosaic virus. (TMV)

Author Schoenborn, B.P.; Holmes, K.C.

Journal: Acta Crystallographica 21

Publication Date: 30 Dec. 1966 **Country of Publication:** Denmark

Conference Title: Seventh International Congress and Symposium of the International Union of

Crystallography

Conference Date: 10 July 1966 - 21 July 1966 **Conference Location:** Moscow USSR

Language: English **Document Type:** Conference Paper (PA); Journal Paper (JP)

Abstract: Abstract only given. Oriented gels of the virus were sealed under 2 atm Xe in thin silica tubes. The resulting diffraction pattern was compared with the native TMV and a Bessel function with 48 Å radius but incomplete occupancy could be fitted to the differences of the zero layer line indicating that xenon is deeply buried in the interior of the virus. This radial parameter was further refined by Fourier-Bessel and least-squares methods.

Subfile: A

Descriptors: bonds (chemical); proteins; X-ray diffraction; xenon

Identifiers: bonds; proteins; X-ray diffraction; xenon

Class Codes: A8270 (Disperse systems)

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11/5/10 (Item 1 from file: 583) [Links](#)

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06400449

IBM VIL MARKEDSFØRE NY DANSK SOFTWARE TIL BANKER

DENMARK: IBM TO MARKET **SOFTWARE WORLDWIDE**

Jyllands-Posten (JYP) 27 Nov 1996 p.2

Language: DANISH

IBM is going to launch a Danish software application for the banking sector worldwide. The application, called Corebank System, has been developed by Sparekassernes Datacenter (SDC), the software service company of saving banks in Denmark. SDC is expected to earn hundreds of million Dkr in the next five years from IBM's sale of the system. According to sales director Per Jacobsen at IBM Danmark, 15 of the largest banks in Europe is close to purchasing the system.

Company: SDC; SPAREKASSERNES DATACENTER; COREBANK SYSTEM; IBM; IBM DANMARK

Product: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005); Banking Institutions (6010); Computer Software (7372);

Event: Product Design & Development (33); Marketing Procedures (24);

Country: Denmark (4DEN);

11/5/11 (Item 2 from file: 583) [Links](#)

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06377517

Pocket-sized ATM to be launched soon

SINGAPORE: VERIFONE DEVELOPS NEW P-ATM

Business Times (XBA) 11 Oct 1996 P.4

Language: ENGLISH

US-based Verifone has developed a new portable hand-held device called the Personal **ATM** (or **P-ATM**), for the purpose of carrying out financial transactions and shopping on the street. Targeted to be launched in early-1997, **P-ATM** allows users to access to the Internet commerce at virtually anytime anywhere. The device can be hooked up to the Net via a PC, handphone or even a TV. Through the usage of a smart card, consumers can make use of the **P-ATM** to transfer cash from and to a virtual wallet on the Internet **browser**.

Company: VERIFONE

Product: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Wide Area Network Equipment (3661WN); Computers (3573CO);

Event: Product Design & Development (33); Plant/Facilities/Equipment (44);

Country: Singapore (9SIN); United States (1USA);

11/5/12 (Item 3 from file: 583) [Links](#)

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06347861

Microsoft, VeriFone Agree On Merchant Software Deal

US: **INTERNET SOFTWARE DEAL FOR MICROSOFT**

Wall Street Journal Europe (WSJ) 06 Aug 1996 p.3

Language: ENGLISH

In order to provide retailers with the ability to carry out credit-card transactions over the **Internet**, Microsoft, the US **software** company, has signed a deal with VeriFone to incorporate the latter's virtual point-of-sale software in the Microsoft Merchant System. VeriFone, which is based in Redwood City, California, specialises in **automated transaction** systems. The Microsoft Merchant System is being tested at over 185 retailers, customer-support companies and Internet service providers before being launched commercially in the fourth quarter 1996.

Company: VERIFONE; MICROSOFT

Product: Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005); Computer Software (7372);

Event: Product Design & Development (33); Company Formation (14);

Country: United States (1USA);

11/5/13 (Item 4 from file: 583) [Links](#)

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06333130

Networks now vital to corporate effectiveness

WORLD: **BRIGHT OUTLOOK FOR NETWORKING**

Financial Times (FT) 03 Jul 1996 p.sII

Language: ENGLISH

With companies seeing networks as a vital competitive tool and not just a productivity enhancer, markets for telecoms services, PCs, semiconductors and servers will see strong growth. Businesses created for or by the Internet will see 38% compound annual growth in the period to 2000, according to Morgan Stanley's Chris DePuy and Mary Meeker. Salomon Brothers, meanwhile, believes data networking equipment companies will see a growth rate of 50% over the 18 months to end-1997. Sales will benefit in particular from users' desire to upgrade in the light of the high speed **ATM** and frame relay technologies. With TCP/IP becoming almost a private enterprise networks standard, it is likely that the **browser software Mosaic** World Wide **Web**, commercialised by among others **Netscape** Communications, will become a standard office computer interface. Indeed, **Netscape's** moves are almost making **Mosaic** into a new operating system for PCs, presenting a credible risk to the domination of Microsoft's Windows. Developers of software are likely to focus on producing applications for the Internet/Intranet, targeting platforms such as OS/2, Unix, Macintosh, network computers and mainframes, not just Windows.

(c) Financial Times 1996

Company: INTERNET; SALOMON BROTHERS; MORGAN STANLEY

Product: Data Communications Equipment (3661DC); Computer Software (7372);

Event: Market & Industry News (60);

Country: General Worldwide (0W);

11/5/14 (Item 5 from file; 583) [Links](#)

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06309017

Software firms rush to Internet markets

TAIWAN: ULEAD, **ATM**- INTERNET-RELATED DEVELOPMENT

The China Post (XKV) 10 May 1996 p.16

Language: ENGLISH

Ulead and **ATM** Communications are two of the Taiwan software computer firms to develop the Internet-related fields such as image-making multimedia and on-line information services. Ulead has launched a multimedia package which can scan pictures, offer 400 megabytes of three-dimension animation and graphics samples, edit on 101 video and audio tracks, send the output on a television monitor or via a compact disk-read only memory (CD-ROM) recorder. Ulead made a profit of US\$10 mn in 1995, which is estimated to be a two-fold increase this year. **ATM** Communications introduced a Chinese-language on-line information service package, named Dynavan in Taiwan in December 1995. The package has Internet connection, double-byte Asian Community on-line information and the educational Bulletin Board System. **ATM** expects the number of subscribers to reach 21,000 for its double-byte online information service by end-1996. *

Company: INTERNET; **ATM** COMMUNICATIONS; ULEAD

Product: Data Communications Equipment (3661DC);

Event: Plant/Facilities/Equipment (44);

Country: Taiwan (9TAI);

11/5/15 (Item 6 from file: 583) [Links](#)
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06259367

City Poly., Acer and ATM launch AsiaNet

HONG KONG: CPU, ACER & ATM'S JV CALLED ASIANET

HK Economic Times (XKH) 27 Jan 1996 p.A6

Language: CHINESE

Hong Kong's City Polytechnic University, Taiwan's Acer Computer and ATM Telecommunication have together launched a joint venture company called AsiaNet recently. The new venture company will be an Internet provider for the Asian region beginning in February 96, which allows users to read all the Asian news from the WWW by its software and able to convert Chinese messages on the Chinese Window. The total investment of the project is more than HK\$10 mn, and is expected to have 3,000 users within 6-9 months. AsiaNet currently has a 256K connection line to the US, with an additional 48 telephone lines for Modem connection, while enterprises users have also special ISDN lines. The service charge is HK\$7-12 per minute, including the PNET, with an additional of HK\$70-200 for installation. However, the charge for ISDN has not yet been decided. City Polytechnic University will respond for the 24 hours network operation and any technical support. Acer will provide all the servers, while ATM will be concentrate on the **Internet software** development. The company plans to set up a main line in the Asian area to connect Taiwan, Japan and Australia, and also to develop wireless network for the Internet. *

Company: WWW; PNET; WINDOW; INTERNET; ASIANET; ATM; ACER; CITY POLYTECHNIC UNIVERSITY

Event: Company Formation (14);

Country: Hong Kong (9HON);

11/5/16 (Item 7 from file: 583) [Links](#)
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06224595

Argentina y el Santander adoptan la solucion bancaria de Fair Isaac

SPAIN: FIRST CLIENTS FOR FAIR ISAAC

Computing (YXD) 25 Oct 1995 p. 11

Language: SPANISH

Spanish banks Argentina and Banco Santander have become the first in the country to install the advanced **client administration software** system supplied by Fair Isaac of France, with negotiations said to be underway with a number of other banking groups. The system, which is distributed in Spain by Sligos, allows monthly risk analysis of accounts based on their transaction patterns. The cost of installation is put at Pta 62-125mn.

Company: SLIGOS; FAIR ISAAC; BANCO SANTANDER; ARGENTARIA

Product: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005); Computer Services (7370);

Event: Capital Expenditure (43); Use of Materials & Supplies (46); Contracts & Orders (61);
Country: France (4FRA); Spain (4SPA);

11/5/17 (Item 8 from file: 583) [Links](#)
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06216685

BAP, Customs OK electronic payment system

PHILIPPINES: BOC & BAP TO UPGRADE PAYMENT SYSTEM

Manila Bulletin (XAZ) 7 Oct 1995 p.1

Language: ENGLISH

In Philippines, Bureau of Customs (BOC) has sealed an agreement with The Bankers Association of the Philippine (BAP) to upgrade bank payment transmission through a computerisation plan - Project Abstract Secure (PAS) II, which will be replacing PAS I. Under the upgrading plan, an advance security **software** will be used. **Client** payment data from BAP will be automatically transferred to BOC. The move is to impede smuggling activities in Philippines and to stop losses in BOC's income, which has reached million peso.

Product: Government (9000); Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005);
Event: General Management Services (26); Plant/Facilities/Equipment (44);
Country: Philippines (9PHI);

11/5/18 (Item 9 from file: 583) [Links](#)
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06212264

Nynex and IBM to develop joint network

US: IBM, NYNEX TO CO-OPERATE

Financial Times (FT) 12 Oct 1995 p.24

Language: ENGLISH

As part of its strategy called Impower, US telecommunications group Nynex has announced a series of alliances concerning local area networks, messaging, shared **software**, **Internet** access, systems integration and applications software to which businesses can have access through the network. The company will co-operate with <computer manufacturer> IBM in order to develop a computer network targeting companies and which will carry data, image, voice and video to the desktop using **ATM** technology. Moreover the services will be enhanced thanks to co-operation with Newbridge Networks and a high speed data channel will be set up by Bell Atlantic and Nynex.
(c) Financial Times 1995

Company: BELL ATLANTIC; NEWBRIDGE NETWORKS; IBM; NYNEX

Product: Data Communications Equipment (3661DC); Teleconferencing (3661TC); Teleconferencing (4811TC);
Event: Product Design & Development (33); Company Formation (14);

Country: United States (1USA);

11/5/19 (Item 10 from file: 583) [Links](#)
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06158783

Barclays backs Internet shopping

UK: INTERNET MOVE FOR BARCLAYS
The Independent (TI) 01 Jun 1995 p.32
Language: ENGLISH

A new shopping mall on the Internet, including retailers such as Sainsbury, <the supermarket chain>, Blackwells, the bookshop chain, and Toys R Us, is being backed by Barclays Bank which has agreed on securing financial transactions by credit card. As far as this Internet service, which was launched on 31 May 1995 in the UK, is concerned, Barclays will use an encryption system for **Netscape**.

Company: BARCLAYS; BARCLAYS BANK; BLACKWELLS; TOYS R US; SAINSBURY; INTERNET

Product: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005); Wholesale Trade (5000); Database Vendors (7375);
Event: Product Design & Development (33);
Country: United Kingdom (4UK);

11/5/20 (Item 11 from file: 583) [Links](#)
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06087603

Accord entre Telindus et Northern Telecom

BELGIUM/LUXEMBOURG: TELINDUS' AND NT'S CONTRACTS
L'Echo (EB) 06 Dec 1994 p.9
Language: FRENCH

A distribution contract has been signed between Northern Telecom and Telindus Networks whereby the latter is to sell Northern Telecom's **ATM** Magellan Passport, a network system platform, in Belgium and Luxembourg. Telindus Networks is part of the group Telfinfo. Telfinfo Integrated Systems has signed a co-operation agreement with Gupta Belux, a company specialised in **client** /server **software** to offer their services jointly on the client/server market in Belgium and Luxembourg.

Company: GUPTA BELUX; TELINFO INTEGRATED SYSTEMS; TELINDUS NETWORKS;
NORTHERN TELECOM

Product: Computer Software (7372);
Event: Company Formation (14); Marketing Procedures (24);
Country: Belgium (4BEL);

11/5/21 (Item 12 from file: 583) [Links](#)
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04212488

TANDEM TO BUY APPLIED COMMUNICATIONS

US - TANDEM TO BUY APPLIED COMMUNICATIONS

Computergram International (CGI) 16 April 1991 p1

ISSN: 0268-716X

Tandem Computers (Cupertino, CA) has acquired Applied Communications (Omaha, NE) from US West and will use the acquisition to bring together all its interests for the financial services industry **worldwide**, developing standards and **software**. The goal is to accommodate the business needs of banks by increasing the availability and interoperability of applications. Applied Communications becomes an independent subsidiary of Tandem. Tandem and its other financial services software providers, Deluxe Data Systems, Internet Systems and Logica, are working with banks around the world to develop software for long-term business needs. Applied provides transaction processing software for **automated teller** machines and point-of-sale networks, manned teller, wire transfer, cash management and automated clearing house systems - notably its Base-24 product.*

Product: Electronic Point of Sale Systems (3573EP); Mainframe Computers (3573MF); Electronic Banking Services (6005);

Event: COMPANIES ACTIVITIES (10);

Country: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

B. NPL Files, Full-text

[File 625] **American Banker Publications** 1981-2008/Jun 26

(c) 2008 American Banker. All rights reserved.

**File 625: This file no longer updates. Use Newsroom Files 989 and 990 for current records.*

[File 268] **Banking Info Source** 1981-2009/Feb W1

(c) 2009 ProQuest Info&Learning. All rights reserved.

[File 626] **Bond Buyer Full Text** 1981-2008/Jul 07

(c) 2008 Bond Buyer. All rights reserved.

**File 626: This file no longer updates. Use Newsroom Files 989 and 990 for current records.*

[File 267] **Finance & Banking Newsletters** 2008/Sep 29

(c) 2008 Dialog. All rights reserved.

[File 15] **ABI/Inform(R)** 1971-2009/Feb 10

(c) 2009 ProQuest Info&Learning. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2009/Jan 22

(c) 2009 Gale/Cengage. All rights reserved.

[File 148] **Gale Group Trade & Industry DB** 1976-2009/Jan 26

(c) 2009 Gale/Cengage. All rights reserved.

**File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 160] **Gale Group PROMT(R)** 1972-1989
(c) 1999 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2009/Jan 19
(c) 2009 Gale/Cengage. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2009/Jan 09
(c) 2009 Gale/Cengage. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2009/Feb 09
(c) 2009 Gale/Cengage. All rights reserved.

[File 20] **Dialog Global Reporter** 1997-2009/Feb 12
(c) 2009 Dialog. All rights reserved.

[File 610] **Business Wire** 1999-2009/Feb 12
(c) 2009 Business Wire. All rights reserved.

**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] **PR Newswire** 1999-2009/Feb 12
(c) 2009 PR Newswire Association Inc. All rights reserved.

**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] **McGraw-Hill Publications** 1985-2009/Feb 12
(c) 2009 McGraw-Hill Co. Inc. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2009/Jan 22
(c) 2009 Gale/Cengage. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2009/Feb 11
(c) 2009 San Jose Mercury News. All rights reserved.

[File 810] **Business Wire** 1986-1999/Feb 28
(c) 1999 Business Wire . All rights reserved.

[File 813] **PR Newswire** 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc. All rights reserved.

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; d s
Set      Items      Description
S1       786959      S (AUTOMATED OR AUTOMATIC) (W) (TELLER? ? OR
TRANSACTION OR SERVICE OR BANK?) OR (CASH OR MONEY OR
BANK?) (W) (MACHINE? OR TERMINAL? ?) OR ELECTRONIC()TELLER? ? OR ATM OR
ATMS
S2       718953      S S1 NOT (ATM() (CELL? ? OR PROTOCOL? ?) OR
ASYNCHRONOUS() TRANSFER()MODE)
S3       48902       S BROWSER OR BROWSERS OR INTERNET()EXPLORER OR
NETSCAPE OR MOZILLA OR OPERA OR MOSAIC OR FIREFOX OR (WEB OR
WORLDWIDE??? OR WIDEBWEB OR INTERNET OR CLIENT OR HTML OR
HYPERTEXT) (3N) (DISPLAY??? OR SURF??? OR VIEWER OR VIEWERS OR
SOFTWARE) OR JAVA
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S4 203247 S (ISSU??? OR PRINT??? OR OUTPUT? OR PROVID??? OR
 SUPPLY? OR FURNISH?? OR TYP??? OR GENERAT?? OR GENERATING OR
 HARDCOP??? OR HARD() (COPY OR COPIES) OR DISPENSE? ? OR DISPENSED OR
 DISPENSING OR HTML OR HYPERTEXT OR MARKUP) (10N) (STATEMENT? ? OR
 SUMMARY OR SUMMARIES OR REPORT? ? OR RECORD? ? OR DOCUMENT? ? OR
 DOCUMENTATION OR SHEET? ? OR PAPER? ? OR SNAPSHOT? ? OR BALANCE? ? OR
 ACTIVITY OR INFORMATION OR COPY OR TRANSFER? ? OR PAYMENT? ?) OR
 PRINTER? ?
 S5 14042 S AU=(DRUMMOND, J? OR DRUMMOND J? OR DRUMMOND (1N) (J
 OR JAY) OR BLACKSON, D? OR BLACKSON D? OR BLACKSON (1N) (D OR DALE)
 OR CHEN, L? OR CHEN L? OR CHEN (1N) (L OR LILEI) OR CICHON, B? OR
 CICHON B? OR CICHON (1N) (B OR BOB) OR COVERT, M? OR COVERT M? OR
 COVERT (1N) (M OR MARK) OR LEPPER, B? OR LEPPER B? OR LEPPER (1N) (B
 OR BRADRIK) OR MOALES, M? OR MOALES M? OR MOALES (1N) (M OR MARK) OR
 SMITH, R? OR SMITH M? OR SMITH (1N) (M OR MARK) OR LEMLEY, R? OR
 LEMLEY R? OR LEMLEY (1N) (R OR ROBERT) OR CALIFF, M? OR CALIFF M? OR
 CALIFF (1N) (M OR MICHAEL) OR JOYCE, S? OR JOYCE S? OR JOYCE (1N) (S
 OR SHAWN) OR MOORE, P? OR MOORE P? OR MOORE (1N) (P OR PHILLIP) OR
 SWINGLER, S? OR SWINGLER S? OR SWINGLER (1N) (S OR STEVEN))
 S6 5468 S S2 (20N) S3
 S7 801 S S6 (S) S4
 S8 36 S S7 NOT PY>1996
 S9 22 RD (unique items)
 S10 9477 S S2 (S) S3
 S11 3683 S S10 (S) (BANK? ? OR BANKING)
 S12 3675 S S11 NOT S9
 S13 1913 RD (unique items)
 S14 153 S S13 NOT PY>1996
 S15 29 S S14 (S) S4
 S16 66 S S5 AND S1
 S17 65 S S16 AND S2
 S18 4 S S17 AND S3

9/3,K/1 (Item 1 from file: 625) [Links](#)

American Banker Publications

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0060367

Citicorp Sells Quadstar Software Unit to MTech

: Deal Is Part of MTech's Plan to Round Out an Already Wide Array of Products

American Banker - March 31, 1987 ; Pg. 3 ; Vol. 152 , No. 62

Word Count: 797

Byline:

By JEFFREY KUTLER

Text:

...2000 series,
various components of which have been delivered to more than 300 financial
institutions **worldwide**.

Action 2000 **software** runs branch automation systems, credit card
programs, **ATMs**, and point-of-sale terminal networks. Other Action 2000
products **provide** cash-management and funds-**transfer** capabilities to
commercial banks and their corporate customers.

Mr. Young of MTech said on Monday...

9/3,K/2 (Item 1 from file: 267) [Links](#)

Finance & Banking Newsletters

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00002732

INDUSTRY BRIEFS

RETAIL DELIVERY SYSTEMS NEWS

December 20, 1996 **Vol: 1 Issue: 26 Document Type: NEWSLETTER**

Publisher: PHILLIPS BUSINESS INFORMATION

Language: ENGLISH Word Count: 555 Record Type: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

Text:

...Internet.

Home Financial Network (HFN), of Westport, Conn., is releasing Internet
versions of its Home **ATM** banking and Home **ATM** Bill Pay software. The first
version is designed as a **browser** plug-in using Microsoft's ActiveX controls
with core applications residing on the consumer's hard drive and relying on
dial up networks. The second version of the Internet **ATM** will be developed
using Sun Microsystem's **Java** programming language. (Tom Dittirsch, HFN,
203/341-7403.) CompuServe, IBM To Partner. CompuServe Corp., of partnering
to bridge the CompuServe Transactions Network with the Internet. The
venture will **provide** secure **payments** for electronic commerce and link to
Integration, an IBM and bank-owned online banking network...

9/3,K/3 (Item 2 from file: 267) [Links](#)

Finance & Banking Newsletters

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00000169

SECURITY ADVANCES MAY IMPROVE, NOT PERFECT, ON-LINE TRANSACTIONS

CARD NEWS

February 5, 1996 **Vol: 11 Issue: 2 Document Type: NEWSLETTER**

Publisher: PHILLIPS BUSINESS INFORMATION

Language: ENGLISH **Word Count:** 766 **Record Type:** FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

Text:

...network. The processor can protect transactions from unauthorized access by taking a transaction from any **browser** and "locking it" with the same kind of hardware-based encryption as on **automated teller** machines, say Atalla officials. The product costs \$12,500. Don't expect hardware systems to...

...you to develop Internet transaction policies that adhere to existing consumer protection laws.

The more "**information**" you **provide** to consumers, the closer you're getting to the legal definition of a loan application...

9/3,K/20 (Item 1 from file: 624) [Links](#)

McGraw-Hill Publications

(c) 2009 McGraw-Hill Co. Inc. All rights reserved.

00742760

CYBERSURF'S UP--AT A KIOSK NEAR YOU

EDITED BY PAUL M. ENG

Business Week, Number 3467, Pg 112D

March 18, 1996

JOURNAL CODE: BW

SECTION HEADING: Bits & Bytes ISSN: 0007-7135

WORD COUNT: 185

TEXT:

...a public computer kiosk for every need--from terminals that make personalized greeting cards to **bank machines** that **dispense** money or **transfer** funds. So why not one for pay-as-you-go **surfing** on the **Internet** and World Wide Web?

That's what a San Diego company called AtcomInfo Inc. plans...

15/3,K/1 (Item 1 from file: 625) [Links](#)

American Banker Publications

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0186798

A Virtual Bank Grapples with Reality

American Banker - August 19, 1996 ; Pg. 10A ; Vol. 161 , No. 158

Document Type: Journal **Language:** English **Record Type:** Fulltext

Word Count: 1,312

Byline:

By JENNIFER KINGSON BLOOM

Text:

15/3,K/6 (Item 1 from file: 267) [Links](#)

Finance & Banking Newsletters

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00002730

USBANK STRIVES TO OFFER VARIETY

RETAIL DELIVERY SYSTEMS NEWS

December 20, 1996 **Vol:** 1 **Issue:** 26 **Document Type:** NEWSLETTER

Publisher: PHILLIPS BUSINESS INFORMATION

Language: ENGLISH **Word Count:** 1215 **Record Type:** FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

Text:

DALLAS -- U.S. **Bank**, of Portland, Ore., hopes to increase its already large on-line **banking** market share -- it reportedly has 200,000 customers -- with new versions of its World Wide Web site and America Online presence announced at the **Bank** Administration Institute's Retail Delivery show here.

The **bank** strives to offer a variety of services to meet disparate customers' needs, says Linda Parker, senior vice president and manager of emerging delivery systems. The majority of the **bank's** on-line services are free. Bill payment is \$4.95 a month. You can visit the **bank's** Web site at <http://www.usbank.com>.

Parker shared her perspectives with RDSN on the **bank's** strategy and the state of the industry in this exclusive interview:

RDSN: Could you explain U.S. **Bank's** Internet strategy?

Parker: We have an on-line **banking** strategy. The Internet is part of that. They are not two different things. I think there's a lot of confusion in semantics and terminology that people are using -- PC **banking**, Internet **Banking**, on-line **banking**. To us it's all part of the same thing. Our strategy is to be...

...and to

offer our customers a choice in how they want to access U.S. **Bank** online. We offer four choices to our customers -- Microsoft Money, Quicken, AOL and our...

...rely more on advertising for revenue and reduce its service fee also attractive to the **bank**?

Parker: I would say that that's a fairly minor factor. Customers get advertising everywhere...

...of the Internet are profound.

For example, Microsoft was discussing the notion of personal finance **software** using the **Internet** for its connectivity. The Internet also allows us to fully customize the image that we...

...to navigation, to what the links are and the functionality is all customizable by the **bank**. For this reason, we developed ...to the Quicken Web site and from there, there's a link to U.S. **Bank's** home page. I think going forward into the future, we're going to see a lot more integration of personal finance **software** with the **Internet** -- using the Internet as connectivity -- and more integration with the **banks'** proprietary information. I don't see that they are in conflict or incompatible with each...

...finance software. Others will want to just get online, check their balance, pay some bills, **transfer** funds and log off. We're going to **provide** options to both those kinds of customers.

RDSN: Are you also partnering with other front...

...customer subscribe to those on their own and then use that to reach U.S. **Bank**. As things look today, I don't see a big need for us to private...

...us about the functionality on your Web site?

Parker: Customers access this through their UBank (**ATM**) card so their relationship is focused on their card. They can link up to six...

...eight weeks of transaction data available. It is identical to what you access through the **ATM**. It would be very easy for our **ATM** and telephone customers to adapt to this. You can transfer funds between those accounts and...pioneering, which is common throughout all of our states.

RDSN: What is your take on **Java** and Scott McNealy's speech at this show?

Parker: From our perspective, **Java** is a programming language so it's not a strategic influence. Weather **Java** or Active X become prevalent

is something that we're not in control of. Both...

15/3,K/7 (Item 2 from file: 267) [Links](#)

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00002554

NEW MARKETING APPROACHES WIN OVER TRADITIONAL PRACTICES

RETAIL DELIVERY SYSTEMS NEWS

November 22, 1996 **Vol: 1 Issue: 24 Document Type: NEWSLETTER**

Publisher: PHILLIPS BUSINESS INFORMATION

Language: ENGLISH Word Count: 1333 Record Type: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

Text:

* Buy banner advertisements in search engines or **browsers**. This expensive alternative -- it can cost thousands -- will reach the technologically competent but still is...

In batch processing environments, the alternative channels, **bank** and **ATMs** will post different balances. Defensive strategists use little marketing because the idea is to keep customers from changing **banks**. "The thought was to offer channels as cheaply as possible," Applewhite says.

USBank says it will offer UBANK On-Line **Banking** for free in 1997. The **bank** still will charge for bill payment services. Two-thirds of the **bank's** on-line customers use both services, says Parker.

First Union National **Bank** of Tennessee in Nashville is offering incentives to checking account customers who use alternative channels rather than branches. It is exacting penalties for those who do not.

Customers who use **ATMs**, direct deposit paychecks, conduct automated transfers and use telephone **banking** will receive these features: no minimum balance; and no monthly service fee for those who...

...fee; free debit card or check card use and free unlimited use of 2,400 **ATMs**. Customers who choose to conduct these transactions at branch offices will be charged a flat fee of \$8 a month.

The **bank** claims 10,000 customers have signed up for the account in several southeastern states. It...

...more than 200 college students becoming new customers, says Beth McCague, president of the Nashville **bank**. (Roger Applewhite, Benton, 310/534-2611; Beth McCague, First Union, 615/251-9245; Edward Neumann...

15/3,K/8 (Item 3 from file: 267) [Links](#)

Finance & Banking Newsletters

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00002010

IMAGE VENDORS WON'T GET HIT WITH IBM DEAL

FINANCIAL SERVICES REPORT

September 25, 1996 **Vol: 13 Issue: 20 Document Type: NEWSLETTER**

Publisher: PHILLIPS BUSINESS INFORMATION

Language: ENGLISH Word Count: 1215 Record Type: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

Text:

A PC user can establish contact with their **bank** through Integrion using a **Netscape** Navigator **browser** and an IBM dialer. The customer's call is routed via a local interface gateway to the **bank's** IFS Web server. The server converts messages to a standard format to be sent...

15/3,K/10 (Item 5 from file: 267) [Links](#)

Finance & Banking Newsletters

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00001286

INDUSTRY TRENDS GO ON-LINE.

RETAIL DELIVERY SYSTEMS NEWS

July 5, 1996 **Vol: 1 Issue: 14 Document Type: NEWSLETTER**

Publisher: PHILLIPS BUSINESS INFORMATION

Language: ENGLISH Word Count: 85 Record Type: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

Text:

Bank executives and consumers now can obtain current industry information on the Home Financial Network Inc.'s (HFN) new Web site, says Eric T. Jacobsen, president of the Westport, Conn.-based **software** development company. The **Web** site **provides** press releases, **information** on the company, and articles from industry publications, such as RDSN. HFN offers transaction-based, **bank** branded home **banking** and **automated teller** machine-like software products designed to emulate **banking** functions customer perform today. (RDSN, May 24). (Tom Dittrich, HFN, 203/341-7403, <http://www...>

15/3,K/14 (Item 1 from file: 16) [Links](#)

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04530919 **Supplier Number:** 46657482 (USE FORMAT 7 FOR FULLTEXT)

WIRELESS LOGIC'S NEW WIRELESS DATA READY DOUBLES AS VOICE/DATA LINK FOR PCs IN SOHO MARKET

News Release , p N/A

August 27 , 1996

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 821

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

First Full-Featured Dual. Function Phone Connects To Modem, Enables PC Users To **Surf Internet** Untethered, Transfer Files, and Wireless PC-to-PC Connectivity San Jose, CA -- August 12, 1996...

...signals are actually compressed analog modem signals which are often lower in signal quality and **provide** a substantially reduced data **transfer** rate. By comparison, Wireless Logic's DataReady solution is a "virtual wire" that is seamlessly...

...variety of applications including bar code scanners, credit card readers, point-of-sale (Pos) systems, **ATM** and **bank** transaction processing equipment terminals, and variety of medical, telemetry, and other data collection uses. Also...

15/3,K/15 (Item 2 from file: 16) [Links](#)

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04338683 **Supplier Number:** 46363323 (USE FORMAT 7 FOR FULLTEXT)

JACK HENRY & ASSOCIATES SIGNS DEFINITIVE AGREEMENT WITH BLOCK FINANCIAL TO DELIVER HOME BANKING PRODUCT

News Release , p N/A

May 6 , 1996

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 304

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...announced that it has executed a definitive agreement with Block Financial to offer a home **banking** product to its more than 1240 **banks** and financial institutions. Block Financial is a wholly-owned subsidiary of H & R Block, Inc. (NYSE:HRB), in Kansas city, MO. This solution will allow a **bank's** customers to access a wide range of products and services via Block Financial's...

...conductor.com. These products include account information, bill payment, credit cards, discount brokerage and non-**bank** related services such as news, weather, stock quotes and Blocks TaxCut, small Business Attorney and Home Legal Advisor **software**. Access to the **web** site will be possible through Compuserve, Prodigy, America online and any other secure Internet connection. "Our customers realize that it is a big advantage to have a home **banking** solution that is tightly coupled with the core application software in order to **provide** accurate and up-to-the-minute **information**. We are excited to have the opportunity to partner with Block and offer an affordable state-of-the-art online service to our **banking** clients," said Mike Henry, Chairman and Chief Executive officer of Jack Henry & Associates, Inc. Jack Henry & Associates, Inc. provides integrated computer systems and **ATM** networking products for **banks** and other financial institutions. JHA markets and supports its systems throughout the United States and...

15/3,K/16 (Item 3 from file: 16) [Links](#)

Gale Group PROMT(R)

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04213470 **Supplier Number:** 46163643 (USE FORMAT 7 FOR FULLTEXT)

WAVE SYSTEMS ADDS CREDIT CARD INTERFACE

News Release , p N/A

Feb 21 , 1996

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 756

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...of major credit cards to fund Wave System CreditChip accounts. Credit card transaction processing is **provided** by First USA Paymentech, Inc., a leading credit card **payment** processor, through its Little & Co. subsidiary. Wave System's new credit card capability **provides** significant convenience

and efficiency over other account **payment** forms. First USA Paymentech's credit card processing enables Wave System users to add funds to their Wave System account through a user-friendly, **ATM**-like software interface. Credit is added to the user's computer-based CreditChip during periodic...

...The Wave System simultaneously uploads purchase data from the user, enabling the creation of usage **reports** for content **providers** as well as periodic **statements** for the Wave System user. Once credit has been established on the CreditChip, consumers can...

...packets of data or news from large information databases, a software application, or a specialized **JAVA** applet from the Internet for the duration of a project. Using other methods of electronic commerce, the consumer must establish individual accounts (and **provide** credit card **information**) with each vendor or utilize electronic cash, **providing** a password to complete each transaction. Wave System's distributed approach streamlines individual purchase transactions...

...interface, provided through industry leader First USA Paymentech, 'is now Complete. We now offer content **providers** a turnkey **information** metering and transaction processing system that incorporates a credit card interface so important to facilitating...

...communicates the user's transactions since the last modem link, enabling the creation of periodic **statements** for the consumer and each content **provider**." Wave Systems developer kits, which enable content providers to develop applications incorporating the Wave System...

...services in the nation. First USA, Inc.'s two principal operating units are First USA **Bank** and First USA Paymentech. First USA **Bank** provides Visa and MasterCard services nationwide and had more than 12.9 million credit cards...

...chip and hardware-based data encryption/decryption, that enables "one click commerce." The Wave System **provides** owners of electronic content data security, timely **payments** and accurate **information** on how their customers interact with the content (usage, quantity, timing, frequency and spending). This...

15/3,K/20 (Item 1 from file: 275) [Links](#)

Gale Group Computer DB(TM)

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01813172 **Supplier Number:** 17344754

Cash on the wirehead.(emerging new digital cash technology for Internet business transactions)(includes related article on future of digital cash, table compariong technologies under development)

Singleton, Andrew

Byte , v20 , n6 , p71(6)

June , 1995

ISSN: 0360-5280

Language: English **Record Type:** Abstract

Abstract: ...and services. Credit-based payment systems include checks and credit cards; debit-based systems include **ATM** cards and paper currency. Digital cash is the electronic equivalent of a bearer bond or... ..to ensure auditability and accountability. The infrastructure for electronic payment systems includes credit-card processors, **ATM** networks and the Automated Clearing House. An online payment involves the customer who pays, the merchant receiving the payment and the accounting **bank**. Customers run **client software** such as a **WWW browser**, and merchants use special software to process **payments**. Security **issues** are critical; all schemes now under consideration incorporate data encryption, but users may ultimately need... ..to guarantee security. Among those moving into electronic transactions are Digicash, Cybercash, the First Data/**Netscape** partnership, First Virtual and Open Market.

Abstract:

15/3,K/21 (Item 1 from file: 621) [Links](#)

Gale Group New Prod.Annou.(R)

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01299300 **Supplier Number:** 45679884 (USE FORMAT 7 FOR FULLTEXT)

MICROSOFT INTRODUCES MONEY FOR WINDOWS 95, ANNOUNCES LIMITED-TIME OFFER

PR Newswire , p N/A

July 20 , 1995

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 1644

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...its focus on making the core home-finance tasks easy, and its enhanced online home-**banking** services are intended to make it more compelling for the typical home-computer user to... ..Day or the Reminder feature prompting the user to pay outstanding bills or read incoming **bank** statements. Moving around the product is simple because of a design that Microsoft has made... ..Financial Tasks The primary household-financial tasks are paying bills, keeping up to date on **bank** balances, and resolving the problems that can arise with accounts and payments. Money for Windows... ..Payment Calendar takes the user through all of these steps easily and efficiently on screen, **providing** useful feedback along the way. Regular **payments** can be set up once, cutting down on the amount of data entered each time... ..convenient, it can be less expensive than paying bills through the mail. Money users who **bank** with institutions that offer the service also can do their **banking** in the convenience of their homes using the Online **Banking** area. Getting account balances and recent statement information, transferring funds, and communicating with the **bank** are so much easier to do; it is almost like having an **ATM** right on the desktop. "Navigational simplicity is the key to success in getting people to try and embrace the product and electronic **banking** services," said Richard Crone, senior manager of financial services, KPMG Inc. The Payee and Account Details areas **provide** unparalleled support for tracking down problem **payments** or resolving account **issues**. These screens combine recent **payments** or transactions, a graph of overall activity, and contact information for the payees or accounts... ..sift through piles of paper to get to the root of a problem. New Online **Banking** Alliances Money version 3.0, introduced in early 1994, was the first major personal-finance product to offer online **banking**. Now, online **banking** is even easier and more affordable. This fall, Microsoft will be working with at least 17

banks to reach several million potential customers in the United States. The following is a list of **banks** offering these fee-based online services (asterisks appear after the names of **banks** that offered these services with the previous version of Money). * **Bank** of Boston * Centura **Bank** * Chase Manhattan **Bank** * * Chemical **Bank** * Compass **Bank** * CoreStates **Bank** * First Interstate **Bank** * First National **Bank** of Chicago * * Home **Banking**/Home Savings of America * M & T **Bank** * Marquette **Bank** * Michigan National **Bank** * * Sanwa **Bank** of California * Texas Commerce **Bank** * Union **Bank** * U.S. **Bank** * * Wells Fargo **Bank** As previously mentioned, users of Money who are customers of participating **banks** will be able to pay bills, access up-to-date statements and balances, transfer funds, and send e-mail messages and inquiries to their **banks**. Customers interested in budgeting and tracking their expenses can greatly reduce the need to enter financial transaction information into their computer. The data is simply and automatically downloaded from the **bank**, eliminating the need for data entry. Other Great Value-Added Features In addition to supporting... ..users, including the Investment Portfolio, with fee-based Online Quotes, for managing and updating all **types** of investment accounts; **Report** and Chart Gallery, for taking a closer look at finances; Planning Wizards, for assistance with... ..by Nov. 1, 1995, for approximately \$34.95 (U.S.). Money users acquiring bill-paying, **banking** and online quote services from a participating **bank** will pay prices set by the **bank**. Users who want to take advantage of online bill paying but who are not members of a participating **bank** can acquire the bill-paying service for a favorable price to be disclosed upon availability... ..Windows 95 is also scheduled to be available in France, Germany and Switzerland, with online **banking** options; in Canada, the United Kingdom and other countries it will be available as a... ..Super VGA 256-color recommended; and a Microsoft Mouse or compatible pointing device. For online **banking**, bill paying and quote access, a 2400 or higher bps modem is required. Founded in 1975, Microsoft is the **worldwide** leader in **software** for personal computers. The company offers a wide range of products and services for business...

15/3,K/24 (Item 1 from file: 636) [Links](#)

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03395028 **Supplier Number:** 46986550 (USE FORMAT 7 FOR FULLTEXT)

INDUSTRY BRIEFS: HFN Goes for the Internet.

Retail Delivery Systems News , v 1 , n 26 , p N/A

Dec 20 , 1996

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 145

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...Internet. Home Financial Network (HFN), of Westport, Conn., is releasing Internet versions of its Home **ATM banking** and Home **ATM** Bill Pay software. The first version is designed as a **browser** plug-in using Microsoft's ActiveX controls with core applications residing on the consumer's hard drive and relying on dial up networks. The second version of the Internet **ATM** will be developed using Sun Microsystem's **Java** programming language. (Tom Dittirsch, HFN, 203/341-7403.) CompuServe, IBM To Partner. CompuServe

Corp., of...

...IBM are partnering to bridge the CompuServe Transactions Network with the Internet. The venture will **provide** secure **payments** for electronic commerce and link to Integrion, an IBM and **bank**-owned online **banking** network, according to our sister publication Interactive Daily. The announcement is expected at InternetWorld this...

15/3,K/26 (Item 3 from file: 636) [Links](#)
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03307728 **Supplier Number:** 46793592 (USE FORMAT 7 FOR FULLTEXT)

Newsbytes Week In Review 10/11/96
Newsbytes , p N/A
Oct 11 , 1996
Language: English **Record Type:** Fulltext
Document Type: Newswire ; General Trade
Word Count: 188
Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...Early; AT&T Intros Guaranteed Web Commerce Services; AOL, CompuServe Sales Tax Looming In Europe; **ATM** Is One Key Focus
Of IBM Network Announcements; IBM Builds On Wide Area Network Strategy; Web Video Broadcasting Via Satellite Worldwide; Electronic Cash To Revolutionize Retail **Banking** - Report; Sun's **Java** NC Ready To Change IT World, Says McNealy; Unix Expo - IBM
Unveils Entry To High...

...Virginia Case Fights Unauthorized Sale Of Names; UK Firms Could Be Losing Millions To Hackers - **Report**; Internet **Providers** Win One Over Spammers; Hughes Proposes Hooking Up Schools To Net Via Satellite; SPA Sues...

15/3,K/27 (Item 4 from file: 636) [Links](#)
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03144805 **Supplier Number:** 46435538 (USE FORMAT 7 FOR FULLTEXT)

MUTUAL CREDIT UNION: Mutual Credit Union first in Mississippi to offer Internet account access

M2 Presswire , p N/A

June 3, 1996

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 614

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...the AXIST Internet Home Banking system produced by Digital Insight of Newbury Park, CA to **provide** its members at home with online account **information** and stock quote services from Mutual Credit Union's web site. Last October, Mutual Credit...

...personal computers were excited to see us on the Internet, but really wanted their account **information**. Our goal is to **provide** them with useful **information** such as account **balances**, histories, **transfers** and stock prices whenever and wherever they want." "This is an example of how financial...

...financial institutions. The company has more than 20 institutions committed to offering the AXIS remote **banking** service to their customers. Digital Insight was founded in July 1995. Along with Internet home **banking** services, it provides web site creation, maintenance and server hosting facilities for over 70 financial...
...1 601/636-7523 WWW: <http://www.mutualcu.org> M2 COMMUNICATIONS DISCLAIMS ALL LIABILITY FOR **INFORMATION PROVIDED**
WITHIN M2 PRESSWIRE. DATA SUPPLIED BY NAMED PARTY/PARTIES.

15/3,K/28 (Item 5 from file: 636) [Links](#)

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02600892 **Supplier Number:** 45260837 (USE FORMAT 7 FOR FULLTEXT)

EFT's Final Frontier: Payments Over The Internet

Bank Network News , p N/A

Jan 12, 1995

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 2276

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...to secured electronic payments over computer network services has attracted many powerful names in the **payments** industry, including such service **providers** as Microsoft Corp., First Data Corp., Electronic Data Systems, MasterCard and Visa, as well as such **banks** as Wells Fargo, First Interstate, Old Kent and Norwest. Also, William Melton, the founder of...

...credit card numbers typed into computers. And First Data Corp. is working with software company **Netscape** (formerly **Mosaic** Corp.) to offer an encrypted credit card payment system and has already signed First Interstate...

...burden of this fraud? Not the consumer whose liability is limited by law, but rather **banks**. "I know some merchants are accepting **bank** card payments today without security and when I think about that, I don't sleep...

18/3,K/2 (Item 2 from file: 15) [Links](#)

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02325240 86065982

Managing customer channel usage in the Australian banking sector

Ramsay, Jason; **Smith, Malcolm**

Managerial Auditing Journal v14n7 pp: 329-338

1999

ISSN: 0268-6902 **Journal Code:** MAJ

Word Count: 6692

...**Smith, Malcolm**

Text:

...when this channel may well account for one-third of banking transactions.

Since their introduction, **automatic teller** machines (**ATM**) have grown in quantity throughout Australia to be one of the most used transaction channels...

...smart cards may have an impact on the future importance of this channel (KPMG, 1998). **ATM** perform similar functions to phone centers, but are mostly used for cash withdrawals and balance inquiries. In the future, **ATM** will almost certainly carry an increased range of services and be available in more non...

...not-too-distant future, as more people become computer literate and banks integrate more with **software** companies. The **Internet** is probably the most important home banking channel for the banking industry (KPMG, 1998). Security...

...the take-up of Internet banking, but the same problem occurred with the introduction of **ATM** and phone banking, until consumers developed a better understanding of how to use these services...Internet was again the least preferred transaction channel (48.4 percent). Following the branch, the **ATM** was the second most popular transaction channel (37.6 percent). Customer channel preferences appear to...

...channel, whereas in the survey, it was the most preferred sales and transaction channel. Furthermore, **ATM** (40.2 percent) and electronic funds transfer at point of sale (EFTPOS, 22.8 percent)...

...and access to, the technology were also apparent in this area.

For the transaction channels, **ATM** were preferred because of their accessibility and convenience. They were rarely rated as the least...However, it consistently rated in the top three most preferred channels, usually behind branches and **ATM**. This is encouraging for banks looking to implement newer, high-tech channels such as Internet...

...For the most preferred transaction channel, males and females were almost indifferent between branch and **ATM**; however, males preferred the phone service much more than females by a three-to-one...

...age groupings (55-64 and 65+), the branch channel received the most votes. Furthermore, the **ATM** transaction channel generally had an inverse relationship with respondents' age, with preferences decreasing as age increased. These findings are consistent with KPMG (1998) which found older people believed **ATM** to be unsound from a personal safety viewpoint, and thus limited their use of them...

...between respondents in different fields of work were apparent. The more professional fields preferred the **ATM**, except for manager/administrators, who preferred the branch. Otherwise, the branch was the most preferred...component means that as usage increases, the unit cost of using these channels will fall.

ATM were also unprofitable and required a (highly unlikely) 14 percent increase in usage to make...

...actual usage rates have shown that it is only the third most used channel, behind **ATM**, and EFTPoS. Furthermore, the widespread use of these last two channels highlights the potential for Internet banking, as more people embrace this new technology, as they did with **ATM** and EFTPoS.

The non-financial information collected from the surveys will act as a

driver...

Descriptors:

...**Automated teller** machines...

...**ATM**;

Classification Codes:

18/3,K/3 (Item 3 from file: 15) [Links](#)

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01549141 02-00130

Technology and trust

Smith, Michael

Canadian Banker v104n6 pp: 34-35

Nov/Dec 1997

ISSN: 0822-6830 **Journal Code:** CBI

Word Count: 797

Smith, Michael

Text:

...really have no idea how security works on the Internet - even those who've been **surfing** the **Web** ever since it was a wee little Weblet. What they do know is that hackers...

...consulting company, worked for one of the big U.S. banks in the 1980s, when **automated banking machines** were being rolled out.

With ABMs, he says, there were two levels of risk, one...

18/3,K/4 (Item 1 from file: 148) [Links](#)

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10018509 **Supplier Number:** 20251515 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Technology and trust. (Internet banking)

Smith, Michael

Canadian Banker , v104 , n6 , p34(2)

Nov-Dec , 1997

ISSN: 0822-6830

Language: English

Record Type: Fulltext; Abstract

Word Count: 836 **Line Count:** 00064

Smith, Michael

Abstract: ...experts, the system will prove itself in time as what happened with the introduction of **automated banking machines** in the 1980s. In addition, what the public needs first is to trust financial institutions...

Abstract:

...really have no idea how security works on the Internet - even those who've been **surfing** the **Web** ever since it was a wee little Weblet. What they do know is that hackers...

...consulting company, worked for one of the big U.S. banks in the 1980s, when **automated banking machines** were being rolled out.

With ABMs, he says, there were two levels of risk, one...

V. Additional Resources Searched

Financial Times FullText (via ProQuest):

1. BT to offer Internet access with touch-screen terminals:[London edition] Denton, Nick. Financial Times. London (UK):Oct 29, 1996. p. 01 Copyright © 2009 ProQuest LLC. All rights reserved.

Internet & Personal Computing Abstracts (via EBSCOhost): No results.